

ISLAMIC BUSINESS ETHICS IN TRADITIONAL TRADE: A Case Study of the Banjar Muslim Community in Martapura, South Kalimantan

Muhammad Sauqi, Muh Arief Budiman, Siliwangi, Yulida Mardini

Institut Agama Islam Darussalam Martapura
Jl. Perwira No. 80, Martapura, Kalimantan Selatan, 70613
e-mail: muhammadsauqi@iaidarussalam.ac.id, muh.ariefbudiman91@gmail.com,
wangisiliwangi87@gmail.com, yulidanur20@gmail.com

Abdullah

Universitas Islam Negeri Sumatera Utara
Jl. William Iskandar Ps. V, Medan Estate, Sumatera Utara 20371
e-mail: abdullah@uinsu.ac.id

Abstract: This study explores how Islamic business ethics are reflected in the everyday trading practices of Muslim merchants in Martapura, South Kalimantan. Using a qualitative case study approach, data were collected through in-depth interviews with five traders and three customers and analysed through M. Umar Chapra's framework of Islamic business ethics, focusing on justice (*al-'adl*), moral motivation, spiritual accountability, and social well-being. The findings suggest that these values are embedded in local commercial practices. Justice is expressed through honesty, transparency, and openness in transactions, while spiritual accountability shapes traders' understanding of business as an act of worship and a responsibility before God. Expressions such as *minta rela* (seeking sincere consent) and beginning transactions with prayer reflect this connection between faith and commerce. Social concern is evident in flexible payment arrangements, voluntary discounts, and additional gifts for customers. These practices illustrate how Islamic ethical principles intersect with Banjar trading traditions to foster trust, mutual care, and community solidarity.

Keywords: Internalization, Islamic business ethics, *muâmalah* practice, Martapura

Corresponding author	Muhammad Sauqi			
Article history	Submitted: August 28, 2025	Revision: August 28, 2026	Accepted: October 20, 2026	Published: October 22, 2026
How to cite this article	Sauqi, Muhammad, Muh Arief Budiman, Siliwangi, Yulida Mardini and Abdullah. "ISLAMIC BUSINESS ETHICS IN TRADITIONAL TRADE: A Case Study of the Banjar Muslim Community in Martapura, South Kalimantan." <i>Journal of Contemporary Islam and Muslim Societies</i> 10, no. 2 (2026): 343 - 362. http://dx.doi.org/10.30821/jcims.v10i2.25884			

Introduction

In the dynamics of the economic life of Muslims, business ethics is not just a complement, but an essential dimension that cannot be separated from the overall framework of Islamic teachings.¹ Islamic business ethics (*akhlâq tijâriyah Islâmiyyah*) is not only interpreted as a set of normative principles contained in the *nashsh-nashsh* of the Qur'an and *Hadîts*.² But is a value system that lives, develops, and flows in the socio-economic practices of Muslims from the prophetic period to the present values such as justice (*'adl*), Moral motivation, spiritual accountability, and social wellbeing are fundamental pillars in every economic transaction carried out by Muslims

In the contemporary context, the discourse on Islamic business ethics is largely developed through formal institutions such as Islamic banking, *mu'âmalah* contracts, and *halâl* standards in the production and distribution of goods and services.³ However, scientific discourse often still focuses on the normative and formalistic aspects of Islamic ethics,⁴ while the informal dimension, namely traditional economic practices that grow in Muslim societies based on local culture, is often marginalized and lacks a place in academic studies

In fact, in many traditional Muslim societies, Islamic ethical values are not only understood textually, but have been organically internalized through cultural customs, customs, and symbols that have been passed down from generation to generation.⁵ They developed a *mu'âmalah* system based on the principles of Justice (*'adl*), Moral motivation, Spiritual accountability, and Social wellbeing without having to refer directly to formal *fiqh* terminology. It is precisely in these social spaces and local economic relations that Islamic values appear more grounded, contextual, and authentic.⁶

The Banjar community in Martapura, South Kalimantan, is one of the Muslim communities that historically and culturally has made Islam an integral element in all aspects of life.⁷ Martapura is known as a "*santri city*" which is not only a center of Islamic spirituality and education in Kalimantan⁸ but also a center of community economic activities, especially in the traditional trade sector.⁹ Uniquely, in their economic activities, the people of Banjar do not only pursue material gains, but also place ethical and spiritual values as guidelines in every business interaction.¹⁰

These values are manifested in various expressions of local culture and customs. For example, terms "*berelaan/minta rela*", "*Tukarlah*", "*juallah*" "*Jual seadanya*", *mun kada sedang hurupakan haja*", "*Bakalahi badahulu*", "*Bawa ja dulu*" "*Mun kada cucuk/rusak bulikakan*", "*Angsulannya Dibariakan Haja*" "*bulih haja ditawar*", "*labihannya dibariakan haja*" "*bulih aja ditawar*", "*ini tawarannya*". These practices are not purely linguistic symbols, but contain a value content that reflects the internalization of Islamic business ethics within the framework of local culture. Although not written in formal legal documents or religious fatwas, these forms of *mu'âmalah* act as a moral and social system that has authority in the Banjar community. However, these local traditions are still rarely studied

from the perspective of Islamic business ethics, especially in an approach that is able to integrate normative-theological aspects with the socio-cultural dimension of Muslim society. So far, studies of Islamic business ethics tend to be textual, legalistic, and focused on formal economic systems.¹¹

In practice, Muslim societies often form and carry out business ethics based on historical experiences, social norms, and local traditions that have been internalized in daily life.¹² This reality shows that there is a gap between the normative-theological construction of Islamic economic theory and the socio-economic practices of Muslims at the grassroots level.¹³ Most Islamic theories of business ethics, although referring to authoritative sharia sources, have not been able to fully capture the complexity and diversity of expressions of Islamic values living in various local cultural contexts.¹⁴ Therefore, an interdisciplinary approach is needed that combines the normative dimensions of sharia with anthropological and sociological perspectives, in order to understand more fully how the principles of Islamic business ethics are implemented contextually in the reality of Muslim society. This approach not only enriches theoretical discourse, but also provides a more accurate empirical picture of the actualization of Islamic values in the economic dynamics of the local community of the Banjar Community.¹⁵

In this framework, the practice of *mu'âmalah* of the Banjar community becomes a concrete representation of how Islamic values are not only memorized or taught in formal spaces, but also lived, contextualized, and inherited through social and cultural mechanisms.¹⁶ By examining these local practices, the study of Islamic business ethics can be expanded in scope not only as a normative doctrine, but also as a living and dynamic social reality.¹⁷

This research has a high level of urgency because it bridges the gap between theory and practice, especially in the relationship between Islamic business ethics and the local culture of the Banjar Muslim community. Provides a new interpretive framework that integrates theological normative approaches with anthropological perspectives in the study of Islamic economics. To raise and preserve the local wisdom of the Banjar people, which contains universal Islamic ethical values. It is a conceptual and practical reference for the development of a community-based Islamic economy (grassroots Islamic economics) that is not only efficient and productive, but also ethical and just.¹⁸ Therefore, this study is directed to analyze the form of traditional *mu'âmalah* practice of the Banjar community in Martapura and what are the Islamic ethical values that are internalized in the expressions, symbols, and habits of the community as well as how the process of internalizing Islamic business ethical values takes place in the local cultural space. Theoretically, this research is expected to enrich the literature on Islamic business ethics with a locality-based and contextuality-based approach. This approach opens up a space for dialogue between Islamic economic theory and the social practices of Muslim communities at the grassroots. From the methodological side, the qualitative approach

used allows for a deep understanding of the symbols, social meanings, and cultural experiences of the community in carrying out their economic practices. Practically, the results of this research can be a reference in the development of a community-based Islamic economic system, which not only emphasizes efficiency and profitability, but also upholds the principles of justice, blessings, and moral integrity. Thus, this research not only contributes to the academic realm, but also has applicative significance in efforts to build an inclusive economy of the *ummah*, rooted in Islamic values, and based on local culture.¹⁹

Thus, this study does not merely outline the traditional *mu'âmalah* practices of the Banjar people, but rather offers scientific novelty by presenting a new interpretative framework that combines normative-theological approaches with anthropological and Sociological Perspectives. The Novelty of this study lies in uncovering how the values of Islamic business ethics are organically internalized in the local culture of the Banjar people, something that has rarely been explored in previous studies that have focused more on normative-formalistic approaches. Through this framework, the study makes a new contribution to the literature of Islamic business ethics by expanding its scope from mere normative doctrine to a living, dynamic, and contextual social reality. The Research gap that tries to be bridged is the limitation of previous studies that focused on the formal sector (such as banking and financial institutions), while this research examines *mu'âmalah* practices based on local cultures that live and are inherited in society. The Novelty of this study lies in uncovering how the ethical values of Islamic business are organically internalized in the local culture of the Banjar people, something that has rarely been explored in previous studies. Through this framework, the research makes a new contribution to the literature of Islamic business ethics by expanding its scope from a mere normative doctrine to a living, dynamic, and contextual social reality.

Method

This research approach departs from the realization that the application of Islamic business ethics in the Banjar community is often manifested in the form of social praxis formed by historical values, local traditions, and religious experiences of the community.²⁰ Therefore, the method used adopts a qualitative approach with a phenomenological perspective, in order to capture the deep meaning of the economic actions of Muslim communities²¹ especially in Martapura.²²

The design used in this study is phenomenological descriptive, which aims to fully capture the subjective meaning experienced by *mu'âmalah* actors, especially Banjar Muslim traders, in carrying out economic transactions that are full of Islamic values.²³ This research was conducted in Martapura, South Kalimantan, which is known as the center of the Banjar Muslim community and has a strong traditional trade base.²⁴ This location was chosen because it provides a rich socio-religious context to examine how Islamic business ethical values are integrated in the daily practice of *mu'âmalah* of the society.

Data collection was carried out through *in-depth interviews* techniques which were compiled based on theoretical indicators from the concept of Islamic business ethics. The interview guide is systematically designed to obtain an authentic narrative related to the moral values and economic practices carried out by business actors. All the data obtained were then analyzed thematically by referring to the theoretical framework of Islamic Business Ethics which includes Justice (*'adl*), Moral motivation, Spiritual accountability, and Social wellbeing. This analysis is directed to explore how ethical meaning is formed and practiced by business actors in the context of traditional *mu'amalah* that is typical of Banjar. This process aims to uncover the dynamics of internalizing Islamic values in the face of changing economic realities, while maintaining moral integrity based on Islamic teachings and local culture.²⁵

Results and Discussions

Islamic Business Ethics

Islamic business ethics is based on four interconnected principles: justice (*'adl*), moral motivation, spiritual accountability, and social wellbeing. These principles provide a framework for understanding how Muslim communities conduct economic activities within *mu'amalah* practices.

Justice (*'adl*) requires business actors to treat all parties fairly, avoid exploitation, and conduct transactions transparently. In *mu'amalah*, justice is reflected in fair agreements, honest pricing, and the avoidance of *ribâ*, *gharar*, and *maysir*. Profit-sharing practices such as *mudhârabah* and *musyâarakah* also reflect the principle of sharing benefits and risks proportionally. In traditional Muslim communities, this principle can be observed through how traders determine prices, measure goods, negotiate transactions, and fulfill agreements.

Moral motivation refers to the internal motivation to conduct business ethically based on Islamic values. Unlike purely profit-oriented behavior, Islamic business ethics emphasizes seeking Allah's pleasure (*mardhâtillâh*) alongside economic benefits. This motivation encourages traders to maintain honesty, disclose product defects, avoid excessive profit, and consider the condition of customers and workers. Therefore, field observations can examine whether moral values influence traders' everyday decisions, particularly when they face opportunities to gain greater profits.

Spiritual accountability emphasizes the belief that every economic action will ultimately be accountable to Allah SWT. This belief creates an internal form of control that encourages honesty, transparency, and responsibility even when there is no external supervision. In traditional *mu'amalah*, spiritual accountability may be reflected in traders' commitment to honest measurements, truthful information about products, fulfillment of debts, and avoidance of fraudulent practices.

Finally, social wellbeing positions business as an activity that should contribute to collective welfare rather than merely generate individual profit. Islamic business ethics encourages fair distribution, social responsibility, humane treatment of workers, and business practices that provide benefits (*manfa'ah*) while preventing harm (*mafsadah*). In an Indonesian Muslim community, this principle can be identified through mutual assistance, flexible payment arrangements, support for customers experiencing financial difficulties, and contributions to community welfare.

Based on these four principles, the present case study focuses on how Islamic ethical values are practiced in everyday traditional *mu'amalah*. Rather than treating Islamic business ethics only as a theoretical framework, the study examines its manifestation in actual community practices, including honesty, fairness, trust, responsibility, negotiation, debt relationships, pricing, and social concern. The four principles therefore serve as analytical categories for interpreting field data and identifying the extent to which traditional business practices reflect Islamic ethical values.

Muslim Community of Martapura City

Martapura City, located in Banjar Regency, South Kalimantan, is one of the cities that is widely known as a santri city as well as a religious city in Indonesia. This designation is not an exaggeration, considering that the dominance of the Muslim population in this city is very large and the role of Islam is very prominent in the daily lives of its people.²⁶ Based on data from the Central Statistics Agency (BPS) of Banjar Regency, more than 96% of the total population of Martapura adheres to Islam, making it an area with a very high composition of Muslims.²⁷

Martapura is not only the center of the Banjar Regency government, but also the center of religious activities, Islamic education, and community economics based on sharia values. The existence of the Darussalam Islamic Boarding School, which has been established since 1914, strengthens the religious identity of this city. Pesantren has become a symbol of Islamic scientific centers²⁸ especially in South Kalimantan and has produced thousands of alumni spread throughout the archipelago.²⁹

One of the interesting aspects of the Martapura Muslim community is their *mu'amalah* practice which is loaded with Islamic values. In economic life, many small and medium enterprises (MSMEs) in traditional Martapura markets apply the principles of honesty, price openness, and avoiding the practice of usury. For example, in the transaction of buying and selling jewelry and precious stones at the Martapura Diamond Market, there are still often bargaining practices that are not solely based on maximum profit, but also prioritize the blessings and pleasure of both parties.³⁰

In addition, the culture of infaq, alms, and zakat is also very inherent in the social structure of the community.³¹ Many community leaders, traders, and students are active in various social activities such as the distribution of basic necessities, the construction

of mosques, and free *waqf*-based education programs. This activity reflects the spirit of the sharia maqashid based economy³² which is oriented towards collective benefits, justice, and poverty eradication. Even in daily practice, the people of Martapura are known to care deeply for others, uphold *ukhuwah Islamiyah*, and have strong social solidarity.³³

Another prominent uniqueness is the use of sharia informal financial systems, such as sharia-based social gatherings, mosque cooperatives, or the practice of interest-free debts, all of which demonstrate the integration between spiritual values and economic activities. The value of trust is an important foundation in their social and business relationships.³⁴

In the spiritual context, the people of Martapura are also known to be very close to the practices of the tarekat and dhikr in congregation, especially on Friday nights and Islamic holidays. This phenomenon makes Martapura not only a city with a strong Islamic atmosphere, but also a religious tourism destination, which attracts thousands of pilgrims every year to the tomb of Sheikh Muhammad Arsyad al-Banjari, a great scholar from South Kalimantan.³⁵

Thus, the Muslim community of Martapura shows how Islamic values are not only present in individual worship, but also permeated into their social, cultural, and economic structures. The uniqueness of the practice of *mu'âmalah* based on sharia values makes this city a local model of Islam *rahmatan lil 'âlamîn*, which is harmonious between spiritual aspects and social welfare.³⁶

Islamic Ethical Principles Underlying Traditional *Mu'âmalah* Practices

The findings indicate that traditional *mu'âmalah* practices among Muslim traders in Martapura are primarily shaped by four interconnected Islamic ethical principles: justice (*al-'adl*), moral motivation, spiritual accountability, and social wellbeing. These principles are not merely understood as religious concepts but are embedded in everyday trading behavior. The informants consistently associated fairness with transparent pricing, honest disclosure of product conditions, bargaining, and the right of customers to inspect or return defective goods. For example, Solhah stated that customers were allowed to negotiate through the expression “*bulih haja ditawar*,” while other traders used expressions such as “*mun rusak bulikakan*” to guarantee the return of defective goods. These practices demonstrate that justice is operationalized through protecting consumer rights and preventing deception.

The findings also show that moral motivation extends beyond the pursuit of profit. Several traders described their primary motivation as supporting their families, helping customers, and obtaining blessings from their business activities. This is reflected in practices such as allowing customers to take goods first and pay later through expressions such as “*bawa ja dulu*.”

Spiritual accountability is similarly evident in the use of expressions such as *“berelaan/minta rela,”* which indicate that transactions should be conducted with mutual consent. Customers also observed that traders viewed business as an activity connected to religious responsibility and accountability before Allah SWT. Finally, social wellbeing is demonstrated through generosity, mutual assistance, and concern for customers experiencing financial difficulties. Practices such as *“labihannya dibariakan haja”* show that traders sometimes prioritize social relationships and compassion over immediate financial gain.

Reflection of Islamic Ethics in Everyday Business Practices

The second research question reveals that Islamic ethical principles are translated into concrete interactions between traders and customers. The practices identified include transparent product information, fair bargaining, return policies, flexible payment arrangements, reasonable pricing, and mutual consent. Across the five trader informants, honesty was particularly visible in the disclosure of product conditions. Solhah openly informed customers when spices were not fresh, while electronics and household-goods traders allowed customers to inspect products and offered returns when defects were discovered.

The customer testimonies strengthen these findings. Ahmad Supriadi and Ahmad Sarwani observed that traders generally maintained fair prices, allowed bargaining, and emphasized mutual willingness in transactions. Faidoh Rahmaniah similarly noted that traders prioritized customer trust and satisfaction rather than maximizing profit. These findings indicate that Islamic business ethics in Martapura are expressed through repeated everyday practices rather than formal ethical codes. Ethical behavior becomes part of the normal interaction between sellers and buyers.

Transmission of Islamic Business Ethics Across Generations

The findings suggest that Islamic business ethics are maintained through family economic practices, repeated social interactions, religious awareness, and local Banjar expressions embedded in trading activities. The presence of younger traders, particularly Bella Asmarayanti (19) and Yanwar Fajri (23), demonstrates that these values are not limited to older generations. Their practices such as honesty, flexible payment, product transparency, and mutual consent are consistent with those observed among older traders.

The use of recurring expressions such as *“jual seadanya,” “berelaan/minta rela,” “bawa ja dulu,”* and *“bulih haja ditawar”* also indicates that ethical values are reproduced through everyday language. Thus, the transmission of Islamic business ethics appears to occur not only through explicit religious instruction but also through observation, imitation, habituation, and participation in traditional market interactions.

Internalization of Islamic Business Ethics in Economic Transactions of Muslim Traders in Martapura City

Based on the theoretical studies conducted in this study, the theory of Islamic Business Ethics will be investigated further using the findings of interviews with Muslim traders in the urban area of Martapura. More specifically, pay attention to the application of Islamic principles related to the indicators of the Islamic Business Ethics theory of M. Umar Chapra³⁷ namely *Justice (al-ʿAdl)*, *Moral Motivation*, *Spiritual Accountability*, and *Social Wellbeing*.

The findings indicate that justice is the most visible foundation of traditional *muʿāmalah*. It is reflected in transparency, voluntary exchange, fair bargaining, and respect for consumer rights. Moral motivation extends business purposes beyond profit by emphasizing sincerity, family needs, customer assistance, and *barakah*. Spiritual accountability connects commercial conduct with responsibility before Allah SWT, encouraging ethical behavior even without external supervision. Meanwhile, social wellbeing emphasizes empathy, mutual assistance, flexibility, and maintaining harmonious relationships within the community.

Justice is manifested through openness and voluntary agreement; moral motivation through willingness to assist; spiritual accountability through responsible and honest transactions; and social wellbeing through generosity and flexibility. Thus, traditional *muʿāmalah* in Martapura represents an interaction between Islamic ethical values and local Banjar culture. The local expressions function as practical mechanisms through which ethical norms are communicated and maintained in everyday economic relationships. This finding also indicates that Islamic business ethics are not merely normative concepts but are culturally embedded in the social practices of the Muslim community.

Conclusion

This study concludes that traditional *muʿāmalah* practices in the Martapura Muslim community represent an active integration of Islamic ethical principles into everyday economic life. Rather than functioning solely as abstract religious norms, Islamic business ethics provide a moral framework through which commercial relationships are understood and sustained. The study identifies justice, moral motivation, spiritual accountability, and social wellbeing as interconnected principles that shape the ethical orientation of traditional business practices.

The findings further suggest that the sustainability of Islamic business ethics depends on their internalization within everyday social interactions. Ethical conduct is maintained not primarily through formal regulations, but through shared religious values, social expectations, local cultural norms, and repeated participation in community-based economic activities. This indicates that *muʿāmalah* functions not only as an economic

mechanism but also as a means of reproducing moral and social values within the community.

A key contribution of this study is its emphasis on the relationship between Islamic ethical principles and local cultural practices. The Martapura case demonstrates that Islamic business ethics can become embedded within local traditions without losing their religious foundations. The continuity of these values across generations also suggests that ethical business practices may be sustained through socialization, observation, habituation, and community participation. These findings have practical implications for Islamic economic development. Strengthening ethical business practices should therefore consider not only formal sharia regulations but also local cultural contexts and community-based mechanisms of moral learning. Future research could compare traditional *mu'âmalah* practices across different Indonesian Muslim communities to examine how Islamic ethical principles are adapted to diverse cultural and economic environments.

References

- Abror, Mursyidi. "Implementation of Maqashid Sharia and Islamic Corporate Social Reponbility in Production Ethics." *Implementasi Manajemen & Kewirausahaan* 1, no. 2 (2021): 93–114. <https://doi.org/10.38156/imka.v1i2.74>
- Agustina, Surya, M. Ihsan, Sugianto Sugianto, and M Shabri. "MODEL KEUANGAN SOSIAL ISLAM BERBASIS KOMUNITAS MELALUI PENDEKATAN PEMBERDAYAAN EKONOMI UMAT." *Iqtishodiyah: Jurnal Ekonomi Dan Bisnis Islam* 11, no. 2 (2025): 185–99. <https://doi.org/10.55210/iqtishodiyah.v11i2.2144>
- Aini, Fauqah Nuri, and Mawardi Mawardi. *Filosofi Dasar Pemikiran Ekonomi Syariah: Antara Nilai Spiritual Dan Prinsip Keadilan*. Zenodo, (2025). <https://doi.org/10.5281/ZENODO.14619630>
- Al-Audah, Abd Rochim. "PEMIKIRAN POLITIK SYEKH MUHAMMAD ARSYAD AL-BANJARI: Dan Relevansinya Bagi Pembinaan Politik Hukum." *Al-Mashlahah Jurnal Hukum Islam Dan Pranata Sosial* 7, no. 2 (2019): 211. <https://doi.org/10.30868/am.v7i02.594>
- Alfanny, M. Sa'ad, Ahmad Sholihin Sirojuddin, Kamal Yusuf, Nur Tamimah, and Ach Badri Amien. "Islam Indonesia Pluralitas Aliran Dan Paradigma Normatif-Historis." *AL-Ikhtiar: Jurnal Studi Islam* 2, no. 3 (2025). <https://doi.org/10.71242/3dtx3956>
- Algifari, Muhammad Alvin, and Rozi Andriani. "Maqasid Syariah Dalam Pengembangan Ekonomi Islam (Analisis Komprehensif Dan Implementasi)." *Journal Of Sharia Of Economic Sholar (Joses)* 2, no. 3 (2024): 95–100. <https://doi.org/10.5281/ZENODO.14522804>
- Almuntahnar. "Makna Zakat Sedekah Dan Infak Dalam Masyarakat Kota Bima." *Jurnal Sarjana Ilmu Budaya* 2, no. 1 (2022).

- Anwar. "THE LAW OF PRODUCTIVE ZAKAT IN ISLAM AND ITS IMPACT TOWARDS ECONOMY." *International Journal of Engineering Technologies and Management Research* 4, no. 2 (2020): 10–21. <https://doi.org/10.29121/ijetmr.v4.i2.2017.77>
- Asdar, Syawal Tawakkal, Dimas Adi Saputra, Ahmad Baehaki, and Muhammad Ridho Azka. "ETIKA BISNIS DALAM ISLAM: IMPLEMENTASI PRINSIP AKHLAK DALAM TRANSAKSI MUAMALAH." *Media Riset Bisnis Manajemen Akuntansi* 1, no. 1 (2025): 23–35. <https://doi.org/10.71312/mrbima.v1i1.360>
- Ashari, Ana Kurnia, and Nur Anim Jauhariyah. "KONTRIBUSI ETIKA BISNIS ISLAM, LOYALITAS PELANGGAN DAN SERVICE QUALITY ISLAMIC TERHADAP KEPUASAN KONSUMEN." *Ekosiana Jurnal Ekonomi Syari Ah* 11, no. 2 (2024): 84–96. <https://doi.org/10.47077/ekosiana.v11i2.512>
- Astuti, An Ras Try. "Islamic Work Ethics, Employee Response, and Job Satisfaction: An Exploration of Indonesian Islamic Banking Employees." *Jurnal Minds: Manajemen Ide Dan Inspirasi* 11, no. 1 (2024): 59–72. <https://doi.org/10.24252/minds.v11i1.46069>
- Azzidin, Yustan. *Sejarah Daerah Kalimantan Selatan Proyek Penelitian Dan Pencatatan Kebudayaan Daerah*. Jakarta Proyek Penelitian Sejarah dan budaya Departemen Pendidikan dan Kebudayaan 1977/1978, 1984.
- Bazith, Akhmad. "KEADILAN DALAM PERSPEKTIF AL-QUR'AN." *Jurnal Ilmiah Islamic Resources* 16, no. 1 (2019). <https://doi.org/10.33096/jiir.v16i1.1>
- Bella, Alif Mujiyana Eka. "Development Of Monzer Kahf's Islamic Consumption Theory And Ethics." *Islamic Economics and Business Review* 3, no. 2 (2024): 732–242. <https://doi.org/10.59580/iesbir.v3i3.8868>
- Budiarti, Lia Yulia, Sukma Noor Akbar, and Dwi Nur Rachmah. "Analysis Self Efficacy And Psychological Well Being Merchantmen On Tradisional And Floating Market Lok Baintan Sungai Tabuk Martapura." *Sosio Konsepsia* 4, no. 2 (2015).
- Chapra, M. Umer. *Islam and The Economic Challenge*. The Islamic Foundation and The International Institute of Islamic Thought, 1992.
- Chapra, M. Umer. *Towards a Just Monetary System: A Discussion of Money, Banking, and Monetary Policy in the Light of Islamic Teachings*. Islamic Economics Series 8. Islamic Foundation, 1985.
- Chapra, Muhammad Umer. *The Future of Economics: An Islamic Perspective*. The Islamic Foundation, 2000.
- Dalle, Ambo, and Tobroni Tobroni. "Dimensi-Dimensi Dalam Beragama: Spiritual, Intelektual, Emosi, Etika, Dan Sosial." *Ikhlas: Jurnal Ilmiah Pendidikan Islam* 2, no. 1 (2024): 151–65. <https://doi.org/10.61132/ikhlas.v2i1.302>
- Daud, Alfani. *Islam & Masyarakat Banjar: Diskripsi Dan Analisa Kebudayaan Banjar*. Cet. 1. RajaGrafindo Persada, 1997.
- Dhaifullah, Muhammad Naufal Muzakki, and Aqida Shohiha. "Implementasi Corporate Social Responsibility Dalam Pemberdayaan UMKM Pada CV. Futake Indonesia Ditinjau Dari Perspektif Etika Bisnis Islam." *Selekta Manajemen: Jurnal Mahasiswa*

Bisnis & Manajemen 2, no. 3 (2023): 148–59.

Djasuli, Mohamad. “Internal Control Perspective Based on Islamic Worldview.” *Journal of Auditing, Finance, and Forensic Accounting* 9, no. 2 (2021): 24–32. <https://doi.org/10.21107/jaffa.v9i2.11992>

Efa Rodiah Nur. “Ribâ Dan Gharar: Suatu Tinjauan Hukum Dan Etika Dalam Transaksi Bisnis Modern.” *Al-Adalah* 12, no. 3 (2017).

Fatoni, Ahmad. “Islam Based Managerial Strategies for Employee Welfare: The Role of Islamic Work Ethics and Islamic CSR in the Virtual Work Environment of Madrasahs.” *International Journal of Education and Literature* 4, no. 1 (2025): 44–49. <https://doi.org/10.55606/ijel.v3i3.192>

Febriyanti, Elystia, Nur Kholid, Muh. Dzihab Aminudin S, and Rudi Hartono. “The Ethical Values in Islamic Tradition Reinterpreting Morals in the Context of Global Moral Crisis.” *Bulletin of Science Education* 5, no. 1 (2025): 14–32. <https://doi.org/10.51278/bse.v5i1.1862>

Ghafur, Abdul. “Etika Bisnis Dalam Perspektif Islam.” *Jurnal Ekonomi Dan Bisnis Islam* 4, no. 1 (2018). <https://doi.org/10.55210/iqtishodiyah.v4i1.74>

Ghafur, Abdul. “Etika Bisnis Dalam Perspektif Islam.” *Jurnal Ekonomi Dan Bisnis Islam* 4, no. 1 (January 8, 2018): 1–21.

Gustiawan, Willson. “Islamic Work Ethics: The New Direction for Research.” *Jurnal Menara Ekonomi* 1, no. 2 (2015). <https://doi.org/10.31869/me.v1i2.248>

Hanapia, Asep Yusup, Fatimah Zahra Nasution, Asep Muhammad Adam, Anwar Taufik Rakhmat, and Iwan Ridwan Paturochman. “HALAL FOOD CULTURE IN INDONESIA: Faith, Knowledge, and Demand.” *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 49, no. 2 (2025): 516–36. <https://doi.org/10.30821/miqot.v49i2.1574>

Harianto, Budi, and Budi Dharma. “MASLAHAH DALAM EKONOMI ISLAM KONTEMPORER STUDI FILSAFAT.” *Islamijah: Journal of Islamic Social Sciences* 3, no. 3 (2022): 193–204. <https://doi.org/10.30821/islamijah.v3i3.14720>

Hasan, Ahmadi. “PROSPEK PENGEMBANGAN EKONOMI SYARIAH DI MASYARAKAT BANJAR KALIMANTAN SELATAN.” *AHKAM: Jurnal Ilmu Syariah* 14, no. 2 (2014). <https://doi.org/10.15408/ajis.v14i2.1281>

Hasan, Asyari, and Clara Elmira Junjuran Tisna. “Prinsip Islam Tentang Perilaku Ekonomi Islami.” Preprint, Zenodo, (September 30, 2024). <https://doi.org/10.5281/ZENODO.13870485>

Hidayah, Nur, and Abdul Azis. “IMPLEMENTATION OF PROGRESSIVE LAW IN SHARIABANKING DISPUTE SETTLEMENT: Case Study of Religious Court Decisions in Indonesia.” *Ulumuna* 27, no. 1 (2023): 227–57. <https://doi.org/10.20414/ujs.v27i1.652>

Hidayat, Rahmat, and Ahmad Syaifuddin Romli. “Reformulasi Konsep Kesejahteraan Dalam Ekonomi Syariah Berbasis Ekoteologi Islam (Studi Atas Pemikiran Umer Chapra).” *Wasilah: Journal Of Sharia Sciences* 1, no. 1 (2025): 32–40.

Hijriah, Hanifiyah Yuliatul. “Spiritualitas Islam Dalam Kewirausahaan.” *TSAQAFAH* 12,

- no. 1 (2016): 187. <https://doi.org/10.21111/tsaqafah.v12i1.374>
- Humairoh, Jihan. "Application of Islamic Management Ethics in Business Decision Making." *JUMEBIN: Journal of Management, Economics, Business, and Investment* 1, no. 1 (2025): 29–32.
- Irfani, Fahmi, Ecep Ishak Fariduddin, Muhamad Riza Dzul Fahmi Aly, and Mas'udin Syarif. "COMMERCE , ISLAM , AND CULTURAL ORDER IN THE SEVENTEENTH-CENTURY BANTEN SULTANATE: Reassessing the Bazaar Economy." *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 50, no. 1 (2026): 255–73. <https://doi.org/10.30821/miqot.v50i1.1541>
- Insyirah. "Integrasi Nilai-Nilai Keislaman Dan Nilai-Nilai Kebangsaan Pada Pondok Pesantren Darussalam Martapura, Pondok Pesantren Al Falah
- Kamelia, Lince Bulutoding, and Sapril Sardi Juardi. "Akuntabilitas, Transparansi, Dan Penerapan Standar Akuntansi Terhadap Kualitas Laporan Keuangan Dengan Etika Sebagai Variabel Moderasi." *Jurnal ISAFIR: Islamic Accounting and Finance Review* 5, no. 1 (2024). <https://doi.org/10.24252/isafir.v5i1.48248>
- Kuncoro, Mudrajad. "EKONOMI ISLAM KONSEP DAN METODOLOGI." *Jurnal Ekonomi Dan Bisnis Indonesia* 12, no. 1 (1997): 1–13.
- Laela, Sugiyarti Fatma, and Rahil S Akun. "Etika Islami Dan Kecurangan Pada Profesi Akuntan Manajemen: Dampak Moderasi Kualitas Pengendalian Internal Dan Lingkungan Kerja." *Jurnal Riset Manajemen Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha Program Magister Manajemen* 9, no. 2 (2022): 74–92. <https://doi.org/10.32477/jrm.v9i2.463>
- Laily, Fiyatul. "Islamic Business Ethics: Construction of Balance and Humanity Values." *IJED: International Journal of Economy Development Research* 1, no. 1 (2022): 44–60. <https://doi.org/10.33650/ijed.v1i1.3592>
- Leirissa, RZ. *Sejarah Sosial Daerah Kalimantan Selatan*. Departemen Pendidikan dan Kebudayaan Direktorat Sejarah dan Nilai Tradisional, 1984.
- Maharani, Sintia, Bunga Indah Lestari, Ratu Periani, and WBL Tobing. "IMPLEMENTASI ETIKA BISNIS ISLAM DALAM PERSPEKTIF MANAJEMEN PEMASARAN." *Jurnal Intelek Insan Cendikia (JIIC)* 2, no. 5 (2025): 8388–400.
- Makmur, Abdullah karim Ahdi. *Ulama Pendiri Pondok Pesantren Di Kalimantan Selatan*. IAIN Antasari, 2006.
- Malihah, Lola. "Tantangan Dalam Upaya Mengatasi Dampak Perubahan Iklim Dan Mendukung Pembangunan Ekonomi Berkelanjutan: Sebuah Tinjauan." *Jurnal Kebijakan Pembangunan* 17, no. 2 (2022): 219–32. <https://doi.org/10.47441/jkp.v17i2.272>
- McCann, Dennis P. "Appreciating Islamic Business Ethics." *The Macau Ricci Institute Journal* 4 (2019): 61–71.
- Mihajat, Muhammad Iman Sastra. "Contemporary Practice of Ribâ, Gharar and Maysir in Islamic Banking and Finance." *International Journal of Islamic Management and Business* 2, no. 2 (2016): 1–19.

- Mufarrochah, Sylvia, Febri Falisa Putri, Achmad Murtadho, and Elsa Assari. "Etika Bisnis Dalam Hukum Islam: Implikasi Terhadap Praktik Bisnis Modern." *JURNAL USM LAW REVIEW* 8, no. 1 (2025): 17–32. <https://doi.org/10.26623/julr.v8i1.11365>
- Mufid, Moh. *Filsafat Hukum Ekonomi Syariah: Kajian Ontologi, Epistemologi, Dan Aksiologi Akad-Akad Muamalah Kontemporer, Edisi Pertama*, . Kencana, 2021.
- Mukri, Moh., and Imam Mustofa. "Deradicalizing Islam in Indonesia Through the Perspective of Al-Ghazali's Maqasid al-Syari'ah (Purposes of Islamic Law)." *Proceedings of the 1st Raden Intan International Conference on Muslim Societies and Social Sciences (RIICMuSSS 2019)*, ahead of print, 2020. <https://doi.org/10.2991/assehr.k.201113.043>
- Mustofa, Imam. "MENJADIKAN PESANTREN SEBAGAI PUSAT PERADABAN MUSLIM DI INDONESIA." *Millah* 11, no. 1 (2011): 75–108. <https://doi.org/10.20885/millah.vol11.iss1.art4>
- Najwa, Gusti Gadis Nurul Aulia, and Nordiana. "Etika Bisnis Islam: Eksplorasi Dan Panduan Prinsip Dan Nilai Dalam Berbisnis Sesuai Perspektif Islam." *Religion: Jurnal Agama, Sosial, Dan Budaya* 3, no. 3 (2024): 234-253. <https://doi.org/10.55606/religion.v3i3.1005>
- Nawawi, Hasyim. "Islamic Business Ethics Between Reality." *KARSA Journal of Social and Islamic Culture* 20, no. 2 (2013): 88–102. <https://doi.org/10.19105/karsa.v20i2.33>
- Nizar, Muhammad. *Prinsip Kejujuran Dalam Perdagangan Versi Islam*. 4, no. 1 (2018): 94–102.
- Noor, Yusliani, and Rabini Sayyidati. "Peranan Tuan Guru Haji Muhammad Kasyful Anwar Dan Tuan Haji Setta Dalam Mendirikan Pesantren Darussalam Martapura, Kabupaten Banjar, Kalimantan Selatan, 1924." *JUSPI (Jurnal Sejarah Peradaban Islam)* 2, no. 2 (2018): 74. <https://doi.org/10.30829/j.v2i2.3037>
- Nurohman, Dede. "Konsep Self-Interest Dan Masalahah Dalam Rasionalitas Ekonomi Islam." *ISLAMICA: Jurnal Studi Keislaman* 5, no. 1 (2014): 100. <https://doi.org/10.15642/islamica.2010.5.1.100-115>
- Pangesti, Hestyana Widya, Muhammad Irfan, Robby Habiba Abror, Mohammad Nasih, Al Hashas, and Rahmat Hidayat. "SENGKOLOAND SATU SURO:The Dialecticsof IslamicTheologyand the Kenduri SuroTradition InCentral Java,Indonesia." *Ulumuna* 30, no. 1 (2026): 364–94. <https://doi.org/10.20414/ujis.v30i1.2013>
- Penulis, Tim. *Satu Abad Pondok Pesantren Darussalam Martapura Kalimantan Selatan*. Martapura: Pondok Pesantren Darussalam, 2014.
- Pongsibanne, Lebba Kadorre. *Islam Dan Budaya Lokal: Kajian Antropologi Agama*. UIN Jakarta, 2017. <http://repository.uinjkt.ac.id/dspace/handle/123456789/43069>
- Pusvisasari, Lina, Herliyanto, Fikri Ahmad Faqih, and Hudallah. "Islam Nusantara: The Local Expression of Islam within the Context of Tradition and Modernity." *Lentera Peradaban: Journal on Islamic Studies* 1, no. 2 (2025): 40–47. <https://doi.org/10.61166/lpi.v1i2.9>

- Rahim, Shafinah Begum Abdul. "A CONCEPTUAL FRAMEWORK OF DISTRIBUTIVE JUSTICE IN ISLAMIC ECONOMICS." *Al-Albab* 4, no. 1 (2015).
<https://doi.org/10.24260/alalbab.v4i1.275>
- Ramadhanti, Annisa Dwi. "Ketentuan Dan Etika Jual Beli Dalam Islam Perpektif Fikih Muamalah." *MIJ (Maliki Interdisciplinary Journal)* 2, no. 7 (2024).
- Ritonga, Irma Yanti BR, Azim Mahfuzh DY, and Gusmaneli. "Prinsip-Prinsip Pendidikan Islam Dalam Membina Perilaku Berakhlak Mulia." *Jurnal Kajian Islam Dan Sosial Keagamaan* 2, no. 2 (2024): 158–156.
- Ritonga, Miftahul Janna, and Khairunnas Jamal. "Etika Bisnis Dalam Al-Qur'an Kajian Tafsir Atas Ayat-Ayat Tentang Keadilan Dan Kejujuran Dalam Perdagangan." *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 10, no. 1 (2025): 325–32. <https://doi.org/10.30651/jms.v10i1.25102>
- Rochayatun, Sulis, and Fitriya Andriyani. "Corporate Social Responsibility and Spirituality: Islamic Perspective." *Maliki Islamic Economics Journal* 3, no. 2 (2024): 139–55. <https://doi.org/10.18860/miec.v3i2.26179>
- Rohmati, Dani, Rachmasari Anggraini, and Tika Widiastuti. "Maqâsid Al-Sharî'ah Sebagai Landasan Dasar Ekonomi Islam." *Economica: Jurnal Ekonomi Islam* 9, no. 2 (2018): 295–317. <https://doi.org/10.21580/economica.2018.9.2.2051>
- Romadona, Wahyu Sri Bintang, and Izzani Ulfi. "Penerapan Etika Bisnis Islam Pada Pedagang Sembako Di Desa Jumbleng Indramayu." *JMK (Jurnal Manajemen Dan Kewirausahaan)* 6, no. 3 (2021): 65. <https://doi.org/10.32503/jmk.v6i3.1927>
- Sabri, Muhammad, and Yohanes Sapri. "Relevansi Nilai-Nilai Islam Nusantara Dalam Kajian Perspektif Hadis." *Musala Jurnal Pesantren Dan Kebudayaan Islam Nusantara* 3, no. 2 (2024): 84–103. <https://doi.org/10.37252/jpkin.v3i2.767>
- Saifullah, Saifullah, Azhari Akmal Tarigan, and Rahmi Syahriza. "Prinsip Redistribusi Kekayaan Dalam Surat At-Taubah: Solusi Islam Untuk Keadilan Ekonomi." *Aghniya: Jurnal Ekonomi Islam* 7, no. 1 (2025). <https://doi.org/10.30596/aghniya.v7i1.23117>
- Sakti, Muhammad Rizky Prima, Mohammad Ali Tareq, and Hajime Kamiyama. "Corporate Governance from an Islamic Moral Economy Perspective: The Dimensions and Analysis." *Signifikan: Jurnal Ilmu Ekonomi* 10, no. 2 (2021): 359–78. <https://doi.org/10.15408/sjie.v10i2.21511>
- Saputra, Taufik Aris. "Islamic Ethical Values in Traditional Commerce: A Field Study of Market Traders." *Ta'amul: Journal of Islamic Economics* 4, no. 1 (2025): 37–48. <https://doi.org/10.58223/taamul.v4i1.451>
- Sauqi, Muhammad. *Fiqh Muamalah*. Pena Persada, 2020.
- Setiawan, Iwan. "The Significance of Corporate Social Responsibility in Sustainable Development: An Analysis from an Islamic Law Perspective." *Journal of Law and Sustainable Development* 11, no. 9 (2023): e1206. <https://doi.org/10.55908/sdgs.v11i9.1206>
- Shomad, Bukhori Abdul. "Misi Al-Qur'an Dalam Terapi Moral." *KALAM* 11, no. 2 (2017):

545–64. <https://doi.org/10.24042/klm.v11i2.1849>

Sipahutar, Isma Awaliyah, Aliya Fayyaza', and Reni Ria Armayani Hasibuan. "Implementasi Etika Bisnis Dalam Praktik Usaha Mikro Berbasis Ekonomi Islam Di Indonesia." *Economic Insight* 1, no. 1 (2025).

Sukananda, Satria. "Konsep Tanggung Jawab Sosial Perusahaan Melalui Pendekatan Filsafat Hukum Islam." *Jurnal Lex Renaissance* 4, no. 2 (2019). <https://doi.org/10.20885/JLR.vol4.iss2.art11>

Sutisno, Hilmi Ahsan, Muhammad Ridlo Assyauqi, Nawal Riska Salsabila, and Nurah Andini Rahmani Rizki. "FIQIH MUAMALAH SEBAGAI DASAR ETIKA BISNIS ISLAM DALAM KEGIATAN EKONOMI MODERN." *Media Riset Bisnis Manajemen Akuntansi* 1, no. 2 (2025): 37–49. <https://doi.org/10.71312/mrbima.v1i1.381>

Tanjung, Rivai Iqrok. "Peran Koperasi Syariah Masjid Dalam Mengembangkan Perekonomian Anggota Koperasi Menurut Tinjaun Ekonomi Islam (Studi Pada Koperasi Masjid Al-Ikhlas Stm Medan)." *Jurnal Review Pendidikan Dan Pengajaran (JRPP)* 6, no. 4 (2023). <https://doi.org/10.31004/jrpp.v6i4.23272>

Thaib, Irwan, Astrid Puspaningrum, Ananda Sabil Hussein, Sri Palupi Prabandari, and Ahmad Baariq Thaib. "Maximizing Internal Sharia Resources: Innovation and Collaboration Strategies for Enhancing Bank Syariah Indonesia's Business Performance." *Jurnal Ilmiah Peuradeun* 13, no. 2 (2025): 1153–82. <https://doi.org/10.26811/peuradeun.v13i2.2081>

Th, Asmuni M. "Penalaran Induktif Dan Perumusan Al-Maqosid Syatibi Menuju Ijtihad Yang Dinamis." *Unisia* 26, no. 48 (2016): 166–80. <https://doi.org/10.20885/unisia.vol26.iss48.art6>

Triyanta, Agus. "GHARAR; KONSEP DAN PENGHINDARANNYA PADA REGULASI TERKAIT SCREENING CRITERIA DI JAKARTA ISLAMIC INDEX." *JURNAL HUKUM IUS QUIA IUSTUM* 17, no. 4 (2010): 614–32. <https://doi.org/10.20885/iustum.vol17.iss4.art6>

Wardi, Syah. "Peran Strategis Ekonomi Syariah Dalam Pembangunan Nasional: Analisis Prinsip , Implementasi , Dan Tantangan Kontemporer." *Syariah Law and Justice* 1, no. 2 (2025): 69–71. <https://doi.org/10.30821/slj.v1i2.24>

Wiyono, Joko. "Tinjauan Prinsip Dan Praktik Kontemporer: Menuju Paradigma Manajemen Bisnis Islam Yang Berkelanjutan." *Fadzar Jurnal Ekonomi Syariah* 5, no. 2 (2025).

Yafiz, Muhammad, Azhari Akmal Tarigan, Desmadi Saharuddin, and Ismail Ismail. "Localizing Islamic Economics: Integrating Sharia Principles into the Salingka Nagari Tradition in Minangkabau." *Jurnal Ilmiah Peuradeun* 13, no. 3 (2025): 1643–68. <https://doi.org/10.26811/peuradeun.v13i3.2022>

Yahya, Wardah, Syifa Maharani, Nur Athif Amanullah, and Mochammad Hizba Syahriandro. "Analisis Pemahaman Pengusaha Muslim Terhadap Prinsip-Prinsip Bisnis Islam Menggunakan Pendekatan Fenomenologi Kualitatif." *Journal of Social and Economic Research (JSER)* 6, no. 1 (2024). <https://doi.org/10.54783/jserv6i1.581>

Zaid, Wafaa Mohammed Ahmed, and Muhammad Zafar Yaqub. "The Prolificacy of Green Transformational Leadership in Shaping Employee Green Behavior during Times of Crises in Small and Medium Enterprises: A Moderated Mediation Model." *Frontiers in Psychology* 15 (2024): 1258990. <https://doi.org/10.3389/fpsyg.2024.1258990>

Endnotes:

¹ Joko Wiyono, "Tinjauan Prinsip Dan Praktik Kontemporer: Menuju Paradigma Manajemen Bisnis Islam Yang Berkelanjutan," *Fadzar Jurnal Ekonomi Syariah* 5, no. 2 (2025); Fahmi Irfani et al., "COMMERCE, ISLAM, AND CULTURAL ORDER IN THE SEVENTEENTH-CENTURY BANTEN SULTANATE: Reassessing the Bazaar Economy," *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 50, no. 1 (2026): 255–73, <https://doi.org/10.30821/miqot.v50i1.1541>; Budi Harianto and Budi Dharma, "MASLAHAH DALAM EKONOMI ISLAM KONTEMPORER STUDI FILSAFAT," *Islamijah: Journal of Islamic Social Sciences* 3, no. 3 (2022): 193–204, <https://doi.org/10.30821/islamijah.v3i3.14720>

² Ana Kurnia Ashari and Nur Anim Jauhariyah, "KONTRIBUSI ETIKA BISNISISLAM, LOYALITAS PELANGGAN DAN SERVICE QUALITY ISLAMIC TERHADAP KEPUASAN KONSUMEN," *EKOSIANA: Jurnal Ekonomi Syariah* 11, no. 2 (2024): 84–96, <https://doi.org/10.47077/ekosiana.v11i2.512>; Irwan Thaib et al., "Maximizing Internal Sharia Resources: Innovation and Collaboration Strategies for Enhancing Bank Syariah Indonesia's Business Performance," *Jurnal Ilmiah Peuradeun* 13, no. 2 (2025): 1153–82, <https://doi.org/10.26811/peuradeun.v13i2.2081>

³ Moh. Mufid, *Filsafat Hukum Ekonomi Syariah: Kajian Ontologi, Epistemologi, Dan Aksiologi Akad-Akad Muamalah Kontemporer, Edisi Pertama*, (Kencana, 2021); Asep Yusup Hanapia et al., "HALAL FOOD CULTURE IN INDONESIA: Faith, Knowledge, and Demand," *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 49, no. 2 (2025): 516–36, <https://doi.org/10.30821/miqot.v49i2.1574>; Nur Hidayah and Abdul Azis, "IMPLEMENTATION OF PROGRESSIVE LAW IN SHARIA BANKING DISPUTE SETTLEMENT: Case Study of Religious Court Decisions in Indonesia," *Ulumuna* 27, no. 1 (2023): 227–57, <https://doi.org/10.20414/ujs.v27i1.652>

⁴ Elystia Febriyanti et al., "The Ethical Values in Islamic Tradition Reinterpreting Morals in the Context of Global Moral Crisis," *Bulletin of Science Education* 5, no. 1 (2025): 14–32, <https://doi.org/10.51278/bse.v5i1.1862>

⁵ Lina Pusvisasari et al., "Islam Nusantara: The Local Expression of Islam within the Context of Tradition and Modernity," *Lentera Peradaban: Journal on Islamic Studies* 1, no. 2 (2025): 40–47, <https://doi.org/10.61166/lpi.v1i2.9>

⁶ M. Sa'ad Alfanny et al., "Islam Indonesia Pluralitas Aliran Dan Paradigma Normatif-Historis," *AL-Ikhtiar: Jurnal Studi Islam* 2, no. 3 (2025), <https://doi.org/10.71242/3dtx3956>; Hestyana Widya Pangesti et al., "SENGKOLO AND SATU SURO: The Dialectics of Islamic Theology and the Kenduri Suro Tradition In Central Java, Indonesia," *Ulumuna* 30, no. 1 (2026): 364–94, <https://doi.org/10.20414/ujs.v30i1.2013>; Muhammad Yafiz et al., "Localizing Islamic Economics: Integrating Sharia Principles into the Salingka Nagari Tradition in Minangkabau," *Jurnal Ilmiah Peuradeun* 13, no. 3 (2025): 1643–68, <https://doi.org/10.26811/peuradeun.v13i3.2022>

⁷ Yustan Azzidin, *Sejarah Daerah Kalimantan Selatan Proyek Penelitian Dan Pencatatan Kebudayaan Daerah* (Jakarta Proyek Penelitian Sejarah dan budaya Departemen Pendidikan dan Kebudayaan 1977/1978, 1984).

⁸ Abdullah karim Ahdi Makmur, *Ulama Pendiri Pondok Pesantren Di Kalimantan Selatan* (IAIN Antasari, 2006).

⁹ Lola Malihah, "Tantangan Dalam Upaya Mengatasi Dampak Perubahan Iklim Dan Mendukung Pembangunan Ekonomi Berkelanjutan: Sebuah Tinjauan," *Jurnal Kebijakan Pembangunan* 17, no. 2 (2022): 219–32, <https://doi.org/10.47441/jkp.v17i2.272>; Syah Wardi, "Peran Strategis Ekonomi Syariah Dalam Pembangunan Nasional/ : Analisis Prinsip, Implementasi, Dan Tantangan Kontemporer," *Syariah Law and Justice* 1, no. 2 (2025): 69–71, <https://doi.org/10.30821/slj.v1i2.24>.

¹⁰ Makmur, *Ulama Pendiri Pondok Pesantren Di Kalimantan Selatan*.

¹¹ Syawal Tawakkal Asdar et al., "ETIKA BISNIS DALAM ISLAM: IMPLEMENTASI PRINSIP AKHLAK DALAM TRANSAKSI MUAMALAH," *Media Riset Bisnis Manajemen Akuntansi* 1, no. 1

(2025): 23–35, <https://doi.org/10.71312/mrbima.v1i1.360>; Ashari and Jauhariyah, “KONTRIBUSI ETIKA BISNIS ISLAM, LOYALITAS PELANGGAN DAN SERVICE QUALITY ISLAMIC TERHADAP KEPUASAN KONSUMEN”; Efa Rodiah Nur, “Ribâ Dan Gharar: Suatu Tinjauan Hukum Dan Etika Dalam Transaksi Bisnis Modern,” *Al-Adalah* 12, no. 3 (2015); Abdul Ghafur, “Etika Bisnis Dalam Perspektif Islam,” *Jurnal Ekonomi Dan Bisnis Islam* 4, no. 1 (2018), <https://doi.org/10.55210/iqtishodiyah.v4i1.74>; Kamelia et al., “Akuntabilitas, Transparansi, Dan Penerapan Standar Akuntansi Terhadap Kualitas Laporan Keuangan Dengan Etika Sebagai Variabel Moderasi,” *Jurnal ISAFIR: Islamic Accounting and Finance Review* 5, no. 1 (2024), <https://doi.org/10.24252/isafir.v5i1.48248>; Najwa et al., “Etika Bisnis Islam: Eksplorasi Dan Panduan Prinsip Dan Nilai Dalam Berbisnis Sesuai Perspektif Islam,” *Religion: Jurnal Agama, Sosial, Dan Budaya* 3, no. 3 (2024): 234-253., <https://doi.org/10.55606/religion.v3i3.1005>; Annisa Dwi Ramadhanti, “Ketentuan Dan Etika Jual Beli Dalam Islam Perpektif Fikih Muamalah,” *MIJ (Maliki Interdisciplinary Journal)* 2, no. 7 (2024); Isma Awaliyah Sipahutar et al., “Implementasi Etika Bisnis Dalam Praktik Usaha Mikro Berbasis Ekonomi Islam Di Indonesia,” *Economic Insight* 1, no. 1 (2025).

¹² RZ Leirissa, *Sejarah Sosial Daerah Kalimantan Selatan* (Departemen Pendidikan dan Kebudayaan Direktorat Sejarah dan Nilai Tradisional, 1984).

¹³ Lia Yulia Budiarti et al., “Analysis Self Efficacy And Psychological Well Being Merchantmen On Tradisional And Floating Market Lok Baintan Sungai Tabuk Martapura,” *Sosio Konsepsia* 4, no. 2 (2015).

¹⁴ Hilmi Ahsan Sutisno et al., “FIQIH MUAMALAH SEBAGAI DASAR ETIKA BISNIS ISLAM DALAM KEGIATAN EKONOMI MODERN,” *Media Riset Bisnis Manajemen Akuntansi* 1, no. 2 (2025): 37–49, <https://doi.org/10.71312/mrbima.v1i1.381>

¹⁵ Alfani Daud, *Islam & Masyarakat Banjar: Diskripsi Dan Analisa Kebudayaan Banjar*, Cet. 1 (RajaGrafindo Persada, 1997).

¹⁶ Muhammad Sabri and Yohanes Sapri, “Relevansi Nilai-Nilai Islam Nusantara Dalam Kajian Perspektif Hadis,” *Musala Jurnal Pesantren Dan Kebudayaan Islam Nusantara* 3, no. 2 (2024): 84–103, <https://doi.org/10.37252/jpkin.v3i2.767>

¹⁷ Hasyim Nawawi, “Islamic Business Ethics Between Reality,” *KARSA Journal of Social and Islamic Culture* 20, no. 2 (2013): 88–102, <https://doi.org/10.19105/karsa.v20i2.33>

¹⁸ Surya Agustina et al., “MODEL KEUANGAN SOSIAL ISLAM BERBASIS KOMUNITAS MELALUI PENDEKATAN PEMBERDAYAAN EKONOMI UMAT,” *Iqtishodiyah: Jurnal Ekonomi Dan Bisnis Islam* 11, no. 2 (2025): 185–99, <https://doi.org/10.55210/iqtishodiyah.v11i2.2144>.

¹⁹ Lebba Kadorre Pongsibanne, *Islam Dan Budaya Lokal: Kajian Antropologi Agama* (UIN Jakarta, 2017), <http://repository.uinjkt.ac.id/dspace/handle/123456789/43069>

²⁰ Ahmadi Hasan, “PROSPEK PENGEMBANGAN EKONOMI SYARIAH DI MASYARAKAT BANJAR KALIMANTAN SELATAN,” *AHKAM: Jurnal Ilmu Syariah* 14, no. 2 (2014), <https://doi.org/10.15408/ajis.v14i2.1281>

²¹ Wardah Yahya et al., “Analisis Pemahaman Pengusaha Muslim Terhadap Prinsip-Prinsip Bisnis Islam Menggunakan Pendekatan Fenomenologi Kualitatif,” *Journal of Social and Economic Research (JSER)* 6, no. 1 (2024), <https://doi.org/10.54783/jserv.v6i1.581>

²² Wahyu Sri Bintang Romadona and Izzani Ulfi, “Penerapan Etika Bisnis Islam Pada Pedagang Sembako Di Desa Jumbleng Indramayu,” *JMK (Jurnal Manajemen Dan Kewirausahaan)* 6, no. 3 (2021): 65, <https://doi.org/10.32503/jmk.v6i3.1927>

²³ Mudrajad Kuncoro, “EKONOMI ISLAM KONSEP DAN METODOLOGI,” *Jurnal Ekonomi Dan Bisnis Indonesia* 12, no. 1 (1997): 1–13.

²⁴ Daud, *Islam & Masyarakat Banjar*.

²⁵ Pongsibanne, *Islam Dan Budaya Lokal: Kajian Antropologi Agama*.

²⁶ Insyirah, “Integrasi Nilai-Nilai Keislaman Dan Nilai-Nilai Kebangsaan Pada Pondok Pesantren Darussalam Martapura, Pondok Pesantren Al Falah Landasan Ulin Banjarbaru Dan Pondok Pesantren Darul Hijrah Cindai Alus Banjarbaru,” *Proceeding Universitas Muhammadiyah Surabaya* 1, no. 1 (2022); Malihah, “Tantangan Dalam Upaya Mengatasi Dampak Perubahan

Iklim Dan Mendukung Pembangunan Ekonomi Berkelanjutan.”

²⁷ Tim Penulis, *Satu Abad Pondok Pesantren Darussalam Martapura Kalimantan Selatan* (Martapura: Pondok Pesantren Darussalam, 2014).

²⁸ Imam Mustofa, “MENJADIKAN PESANTREN SEBAGAI PUSAT PERADABAN MUSLIM DI INDONESIA,” *Millah* 11, no. 1 (2011): 75–108, <https://doi.org/10.20885/millah.vol11.iss1.art4>

²⁹ Yusliani Noor and Rabini Sayyidati, “Peranan Tuan Guru Haji Muhammad Kasyful Anwar Dan Tuan Haji Setta Dalam Mendirikan Pesantren Darussalam Martapura, Kabupaten Banjar, Kalimantan Selatan, 1924,” *JUSPI (Jurnal Sejarah Peradaban Islam)* 2, no. 2 (2018): 74, <https://doi.org/10.30829/j.v2i2.3037>

³⁰ Saputra, “Islamic Ethical Values in Traditional Commerce.”

³¹ Anwar, “THE LAW OF PRODUCTIVE ZAKAT IN ISLAM AND ITS IMPACT TOWARDS ECONOMY,” *International Journal of Engineering Technologies and Management Research* 4, no. 2 (2020): 10–21, <https://doi.org/10.29121/ijetmr.v4.i2.2017.77>

³² Moh. Mukri and Imam Mustofa, “Deradicalizing Islam in Indonesia Through the Perspective of Al-Ghazali’s Maqasid al-Syari’ah (Purposes of Islamic Law),” *Proceedings of the 1st Raden Intan International Conference on Muslim Societies and Social Sciences (RIICMuSSS 2019)*, ahead of print, 2020, <https://doi.org/10.2991/assehr.k.201113.043>

³³ Almuntahnar, “Makna Zakat Sedekah Dan Infak Dalam Masyarakat Kota Bima,” *Jurnal Sarjana Ilmu Budaya* 2, no. 1 (2022).

³⁴ Rivai Iqrok Tanjung, “Peran Koperasi Syariah Mesjid Dalam Mengembangkan Perekonomian Anggota Koperasi Menurut Tinjauan Ekonomi Islam (Studi Pada Koperasi Mesjid Al-Ikhlas Stm Medan),” *Jurnal Review Pendidikan Dan Pengajaran (JRPP)* 6, no. 4 (2023), <https://doi.org/10.31004/jrpp.v6i4.23272>

³⁵ Abd Rochim Al-Audah, “PEMIKIRAN POLITIK SYEKH MUHAMMAD ARSYAD AL-BANJARI: Dan Relevansinya Bagi Pembinaan Politik Hukum,” *Al-Mashlahah Jurnal Hukum Islam Dan Pranata Sosial* 7, no. 02 (2019): 211, <https://doi.org/10.30868/am.v7i02.594>

³⁶ Budiarti et al., “Analysis Self Efficacy And Psychological Well Being Merchantmen On Tradisional And Floating Market Lok Baintan Sungai Tabuk Martapura.”

³⁷ Chapra, *Islam and The Economic Challenge*.

³⁸ Sauqi, *Fiqh Muamalah*.

³⁹ Sauqi, *Fiqh Muamalah*.