

INTEGRATION OF AQIDAH AND BUSINESS ECONOMICS IN MODERN LIFE

M. Anzaikhan

IAIN Langsa, Aceh, Indonesia
m.anzaikhan@iainlangsa.ac.id

Abstract

This study aims to analyze the concept of integration between aqidah (Islamic creed) and business economics in the context of modern life. Specifically, this research seeks to explore how the principles of aqidah in Islam can be applied in business economic practices and their role in shaping a just, sustainable, and blessed economic system. Additionally, this study identifies the challenges faced by Muslims in maintaining aqidah values amidst the rapid development of the global economy and the dominance of conventional economic systems. The method used in this research is a literature study with a descriptive analysis approach. The primary sources used are scientific journals and prominent books discussing the integration of aqidah and business economics in Islam. The results show that although aqidah plays a very important role in forming the ethical foundation and business principles in Islam, the implementation of integration between aqidah and economics still faces many challenges. The main obstacles found are the lack of understanding among Muslims regarding the basic concepts of aqidah-based economics and difficulties in applying sharia principles in modern business practices.

Keywords: Integration, Aqidah, Business Economics

Introduction

Islam is a religion that regulates all aspects of life, from worship to muamalah (social transactions), including economics and business (Norvadewi, 2015). In Islam, economic activity is not only about obtaining profit but also about ensuring balance between worldly and hereafter needs. Islamic principles emphasize the importance of honesty, justice, and social responsibility in carrying out economic activities. This reflects that economics in Islam is inseparable from the values of aqidah that form the foundation of a Muslim's faith (Hernik, 2015). The integration between aqidah and business economics creates a system that not only focuses on material profit but also prioritizes blessing and social benefit.

In the context of modern business economics, aqidah values are increasingly important to answer the challenges of the globalization era that often prioritizes materialism and individualism (Bawafie et al., 2023). Islamic banking, zakat, infaq, and waqf are some examples of how aqidah can be implemented in economic activities to create social justice and reduce economic inequality. However, major challenges are still

faced by Muslims in maintaining these values to remain relevant amid the flow of the global economy that is often contrary to sharia principles.

Ideally, the integration between aqidah and business economics can create an ecosystem that supports economic growth based on ethics, justice, and sustainability. However, in reality, many Muslims do not yet understand the importance of aqidah values in business, so economic practices often violate sharia principles, such as *riba* (usury), *gharar* (uncertainty), and exploitation (Fauzi et al., 2018). In addition, the influence of globalization and lack of education about Islamic economics cause many Muslim business practitioners to be trapped in a conventional economic system that is not in accordance with Islamic teachings. This has become a serious problem that needs to be addressed immediately to maintain the integrity of Islamic values in the world of economics and business.

Based on these problems, this research focuses on how the integration between aqidah and business economics can be effectively applied in the modern era. The main problems raised include the lack of understanding among Muslims about the concept of aqidah-based economics, challenges in implementing sharia principles in business, and how the Islamic economic system can compete with the conventional economic system at the global level. This study aims to analyze the concept of integration between aqidah and business economics, identify obstacles in its implementation, and provide recommendations to strengthen the understanding and implementation of Islamic principles in the business world.

Research Methodology

This research uses a library research method with a descriptive analysis approach. Data is obtained from primary sources in the form of relevant scientific journals published in the last 10 years to ensure the validity and currency of information. Analysis is carried out by describing and examining the concept of integration of aqidah and business economics based on findings in the literature, so as to be able to describe the relationship between aqidah values and business economic practices in depth. The research results are expected to provide theoretical understanding that supports the development of economics based on Islamic values.

Discussion

A. Definition of Aqidah and Islamic Economics

Islam is a religion that covers all aspects of human life, from spiritual to social and economic matters. Aqidah, as the core of Islamic teachings, becomes the foundation that shapes the worldview and behavior of a Muslim in living his life. In this context, Islamic economics is present as a system that regulates economic activity based on divine principles. The two are interconnected, where aqidah forms the value framework that becomes the basis for the operationalization of Islamic economics (Hernik, 2015). A

complete understanding of aqidah and Islamic economics provides insight into how Islam provides comprehensive solutions to various life problems.

Aqidah terminologically comes from the word 'aqada which means to bind or tie something firmly. In Islam, aqidah refers to firm belief in Allah, angels, holy books, messengers, the Day of Judgment, and qada and qadar (divine decree) (Sulaiman et al., 2019). This belief becomes the basis of all aspects of a Muslim's life, including in carrying out economic activities. Aqidah is not just about belief, but also becomes a moral foundation that directs actions and decisions in various fields, including trade, investment, and consumption.

The history of economics in Islam began during the time of Prophet Muhammad. At that time, the dominant economic activity of Arab society was trade. The Prophet, before being appointed as a prophet, was known as an honest and trustworthy merchant. After being appointed as a prophet, the Prophet continued to pay great attention to the economic sector as part of Islamic sharia (Haryono & Yusuf, 2022). Economic management during his time prioritized the principles of justice, honesty, and sustainability, as reflected in his various policies in distributing zakat, prohibiting usury practices, and encouraging hard work and mutual help in goodness.

The economy practiced by the Prophet provided a solid foundation for the Islamic economic system. He exemplified how trade should be conducted honestly and without manipulation. In his interactions, he always prioritized the values of transparency and equality. The zakat, infaq, and charity management policies he established became important instruments in realizing social justice (Sujantoko et al., 2024). The Prophet also taught the importance of avoiding usury and practices that harm others, making this principle a basic foundation of Islamic economics.

The concept of Islamic economics has the main goal of achieving *falah*, which is success in this world and the hereafter. The basic principles of Islamic economics include justice, balance, responsible freedom, and sustainability. Justice in Islamic economics is reflected in the prohibition of harmful practices, such as usury and *gharar* (uncertainty) (Darussalam et al., 2020). Balance is seen from the emphasis on fair distribution of wealth through zakat and *waqf*. Meanwhile, responsible freedom refers to the individual's right to own property, but its use must be in accordance with sharia provisions. The characteristics of Islamic economics lie in its holistic and divine nature. This system is not only oriented towards material profit, but also towards spiritual and moral balance.

Islamic economics integrates aqidah values into every economic activity, making these activities a form of worship to Allah. In addition, Islamic economics is also inclusive, where all elements of society are involved in efforts to achieve common prosperity (Rusanti et al., 2023). The relationship between aqidah and Islamic economics cannot be separated. Aqidah becomes the director that ensures that every economic decision of a Muslim is in accordance with Islamic values. For example, belief in qada and qadar

influences how a Muslim faces risks in his economic activities. Belief in the justice of Allah also encourages individuals not to commit fraud or exploitation in economic activities.

In the reality of life, Islamic economics is often considered a solution to various problems of modern economics. Economic crises that often occur in the world show the weaknesses of the conventional economic system that is only oriented towards material profit. Islamic economics, with its principles of justice and balance, is present as a more humane and sustainable alternative (Bawafie et al., 2023). By adhering to aqidah, this system provides solutions that are not only pragmatic but also ethical. The superiority of Islamic economics compared to other systems lies in its approach that unites material and spiritual aspects. In Islam, economic success is measured not only by the extent to which wealth can be accumulated, but also by the extent to which that wealth benefits the wider community. Therefore, the concept of Islamic economics encourages fair distribution of wealth and responsible resource management.

B. The Relationship Between Aqidah and Economics

Islam as a comprehensive religion covers all aspects of human life, both spiritual and material. Aqidah, as the foundation of a Muslim's faith, becomes the source of values that underlies every action, including economic activities. In Islam, economics is not merely an effort to meet worldly needs, but also a form of worship that has spiritual value (Norvadewi, 2015). The relationship between aqidah and economics is very close, where aqidah becomes the moral and spiritual foundation that gives direction and meaning to economic activities carried out.

Aqidah provides a solid moral footing in living life, including in the world of economics. Belief in Allah as the Creator, the Regulator, and the Most Just forms a Muslim's awareness to carry out economic activities with full responsibility. In Islam, aqidah is not only an abstract belief, but also guides every action to be in line with the values of truth and justice (Sulistiyo et al., 2023). For example, a merchant who believes in Allah will avoid fraudulent practices such as usury or deception because of his belief that Allah is All-Seeing and will repay every human deed.

On the other hand, Islamic economics is a manifestation of aqidah values in social life. Islamic economics is based on the principles of justice, balance, and sustainability, all of which stem from the teachings of tawhid (monotheism). In Islamic economics, the concept of property ownership is recognized, but its use must be subject to sharia provisions (Hernik, 2015). This principle is born from the awareness that wealth is essentially a trust from Allah that must be managed according to His will. Through zakat, infaq, and charity, Islamic economics ensures that the distribution of wealth is not only enjoyed by a handful of people, but is spread evenly for the benefit of the ummah.

Aqidah as a moral and spiritual foundation also encourages the creation of integrity in every economic activity. A Muslim who understands his aqidah will see economics as a means to achieve falah (success in this world and the hereafter). Therefore, he will not

justify all means for the sake of material gain alone. For example, belief in the existence of reckoning on the Day of Judgment encourages someone to run a business honestly and fairly (Nugraheni et al., 2024). This principle makes Islamic economics not merely transactional activity, but also a means to strengthen the relationship between humans and Allah and fellow human beings.

Islamic economics as a manifestation of aqidah values also encourages the creation of social justice. In conventional economics, there is often a sharp gap between the rich and the poor. However, in Islamic economics, mechanisms such as zakat, infaq, and waqf function to reduce this gap. The principle of justice derived from Islamic aqidah ensures that every individual has the right to live decently (Sujantoko et al., 2024). Aqidah provides a framework that ensures that economic activities not only benefit individuals, but also bring benefits to the wider community.

The relationship between aqidah and economics is also reflected in sharia principles that prohibit harmful practices, such as *riba*, *gharar* (uncertainty), and *maysir* (gambling). This prohibition is not only a matter of law, but also stems from aqidah values that emphasize justice and benefit. Usury, for example, is considered to damage the economic order because it creates injustice for the weak (Fauzi et al., 2018). By rejecting usury, Islamic economics affirms the importance of equality and mutual help in economic interactions. In addition, aqidah encourages a spirit of hard work and professionalism in economic activities.

In Islam, working is part of worship, as long as it is done with the right intention and halal means. Belief in Allah as the provider of sustenance encourages a Muslim to work hard with a sense of gratitude, without neglecting ethical values. Aqidah teaches that every effort made in the right way will bring blessings, both in this world and in the hereafter (Wijayanti, 2018). Islamic economics as the concrete manifestation of aqidah also provides solutions to various modern economic problems. When the world faces various crises due to economic practices that are not based on morality, Islamic economics is present as an alternative that emphasizes the balance between individual interests and community interests.

Based on aqidah, this system offers a more humane and sustainable approach (Bawafie et al., 2023). In the context of social life, aqidah also encourages the creation of solidarity and mutual cooperation in economic activities. Concepts such as sharia cooperatives and waqf-based businesses reflect how aqidah can be the main driver in creating an inclusive and just economic model. Through this principle, Islamic economics is not only oriented towards profit, but also towards strengthening social and spiritual bonds among humankind. The awareness that economics is part of worship also strengthens the relationship between aqidah and economics. In Islam, every activity carried out with sincere intention and in accordance with sharia will be rewarded.

Therefore, a Muslim who understands his aqidah will not separate spiritual and material aspects in his life. Economic activity becomes part of devotion to Allah.

C. Aqidah as an Ethical Framework in Islamic Business

Aqidah as an Ethical Framework in Islamic Business is a relevant topic to discuss amid the increasing need for ethics in the modern trading world. Business, from an Islamic perspective, is not just an effort to gain worldly profit, but also part of worship that must be based on aqidah values. Strong aqidah provides moral guidance for Muslims in carrying out economic activities, ensuring that every action is done within the framework blessed by Allah SWT (Nugraheni et al., 2024). With an aqidah foundation, business not only becomes a tool for fulfilling material needs but also a means to draw closer to Allah and create broad social benefits.

Tawhid (monotheism), as the core of aqidah, influences the way a Muslim conducts business. Tawhid instills the belief that Allah is the sole absolute owner of everything, including sustenance obtained through effort. This belief encourages a Muslim to always be honest in every transaction, because they are aware that all actions will be accounted for before Allah (Authari et al., 2024). In this context, the principle of honesty becomes the main pillar in Islamic business practices, keeping business practitioners away from fraud, price manipulation, and consumer exploitation. Honesty not only builds a good reputation for business practitioners but also creates strong trust between sellers and buyers.

In addition to honesty, tawhid also encourages business practitioners to uphold the principle of justice. Justice in Islam means giving rights to the parties involved in transactions without harming any party. In business, this can be applied through transparency in agreements, fair prices, and equitable profit distribution (Darussalam et al., 2020). This principle not only provides satisfaction for all parties, but also ensures that business relationships proceed harmoniously and sustainably. In the long term, fair business practices contribute to the creation of a healthy and competitive market.

Therefore, the relationship between faith and social responsibility in the world of trade is an important aspect of aqidah as an ethical framework. A Muslim who has faith is not only responsible to Allah but also to fellow human beings. In business, this is reflected through concern for the welfare of employees, business partners, and society in general. For example, a Muslim entrepreneur who has strong faith will ensure that his employees are treated fairly, receive decent wages, and work in a safe and conducive environment (Mulyanto, 2018).

Likewise with social responsibility, a business practitioner based on aqidah values will strive to make positive contributions to society, either through job creation, support for local communities, or social initiatives such as giving zakat and infaq. This shows that strong faith not only guides individuals in vertical relationships with Allah but also in horizontal relationships with fellow human beings (Sulaiman et al., 2019).

The application of aqidah values also functions to prevent harmful business practices. In Islam, economic activities oriented towards the common good and halal (lawfulness) are strongly emphasized. Strong aqidah prohibits business practitioners from engaging in harmful practices, such as riba, gharar (uncertainty), and fraud. Usury, for example, is considered a major sin because it causes economic injustice and worsens social inequality (Fauzi et al., 2018). By instilling aqidah, business practitioners are directed to avoid usury-based transactions and seek alternatives in accordance with sharia principles, such as profit-sharing financing.

In addition, aqidah encourages business practitioners to reject exploitation practices. Exploitation of workers, consumers, or the environment is contrary to Islamic principles that emphasize balance and responsibility. With aqidah values, a Muslim entrepreneur understands that business success must not be achieved by sacrificing the welfare of others. This creates a more humane and sustainable business culture (Weruin, 2019). Aqidah values also prevent the emergence of monopoly and corruption practices in business. Islam strongly opposes monopoly because it can harm consumers and disrupt market stability. Business practitioners bound by aqidah will ensure that their business operates competitively and transparently, without using fraudulent means to dominate the market. This not only protects consumers but also encourages innovation and efficiency in the economy.

As for the implementation of aqidah values in Islamic business, it can be seen through various real examples. One striking example is the success of Islamic banking in offering financial services in accordance with Islamic principles. Islamic banking, based on the principles of justice and partnership, provides alternative solutions for people who want to avoid usury. Its success not only provides financial benefits but also strengthens awareness of the importance of aqidah values in economics (Safitri et al., 2021). Islamic banking also encourages investment in sectors that provide real benefits to society, in accordance with the principle of benefit (maslahah) in Islam.

Another example is the practice of waqf and zakat in community economic empowerment. Waqf has been used to build social infrastructure such as hospitals, schools, and training centers, which provide long-term benefits to society (Sujantoko et al., 2024). Meanwhile, zakat helps reduce poverty by distributing wealth more evenly. Both of these instruments show how aqidah can be integrated into economics to create social justice and welfare.

In the business sector, Muslim business practitioners who uphold aqidah values have also shown success in creating trusted brands. For example, many halal food companies not only comply with halal standards but also instill Islamic values in their production processes, such as honesty in labeling and commitment to quality. Their success proves that aqidah-based businesses can not only compete but also become leaders in the global market (Pujiyanti & Wahdi, 2020).

D. Integration of Aqidah and Islamic Economics

The integration between aqidah and Islamic economics is a fundamental concept that shows how Islamic teachings integrate spiritual and material aspects in human life. Aqidah, as a deep belief in Allah and basic principles of faith, becomes the main foundation that provides direction and guidance in every aspect of life, including economics (Hernik, 2015). In this context, economics is not only viewed as an effort to meet worldly needs, but also as a form of worship that reflects aqidah values. Thus, this integration not only encourages individual welfare but also creates social harmony based on justice, honesty, and social responsibility.

As the basis of economic ethics, aqidah functions as a moral compass that guides every economic actor to act in accordance with Islamic values. Strong aqidah encourages individuals to carry out economic activities with full responsibility and fear of Allah, who is the overseer of all human actions. Economic ethics born from this aqidah ensures that every transaction is carried out fairly and transparently, avoiding harmful elements such as *riba*, *gharar* (uncertainty), and *maysir* (gambling) (Sulistiyo et al., 2023). This principle makes Islamic economics a system oriented towards common benefit, where individual and community interests are balanced.

The foundation of *tawhid* in Islamic economics emphasizes that all economic activities must be carried out within the framework of servitude to Allah. The belief that Allah is the absolute owner of everything in this world teaches that humans only act as *khalifah* (vicegerents) whose duty is to manage resources wisely (Bawafie et al., 2023). In economic transactions, *tawhid* becomes the foundation that demands justice and honesty, and avoids exploitation of others. With *tawhid* as the basis, every economic actor is reminded to always be oriented towards a greater goal, namely achieving Allah's pleasure and realizing the welfare of the *ummah*.

Strong faith has profound implications for economic behavior, especially in terms of justice, honesty, and social responsibility. In Islam, justice is a fundamental principle that must be realized in every aspect of life, including economics. Economic actors who have strong faith will ensure that every transaction is carried out with transparency and justice. In addition, honesty becomes the main value that must be upheld, considering that Allah is All-Seeing of every human deed. Social responsibility is also an integral part of Islamic economics, where individuals are encouraged to share and help others through various mechanisms such as *zakat*, *infaq*, and charity (Sujantoko et al., 2024).

Aqidah-based economic practices can be seen in various aspects of Muslim life, from trading activities to financial management. The Prophet Muhammad SAW provided a clear example in carrying out aqidah-based economic practices, where he always emphasized the importance of honesty and integrity in trade. This example becomes an inspiration for the modern Islamic economic system, which seeks to integrate aqidah values in every economic activity (Haryono & Yusuf, 2022). By placing aqidah as the core

of the economic system, Islam creates a system that is not only efficient but also oriented towards justice and sustainability.

Islamic banking is one concrete example of the application of aqidah principles in financial transactions. This banking system is designed to avoid usury and ensure that every transaction is carried out in accordance with sharia principles. In Islamic banking, the concept of profit-sharing replaces the interest system which is considered unfair in Islam (Safitri et al., 2021). This shows how aqidah values are applied practically in the financial sector, thus creating a fairer and more inclusive system. Islamic banking also encourages investment in sectors that provide real benefits to society, in accordance with the principle of benefit (maslahah) in Islam.

Aqidah-based economic instruments such as waqf, zakat, and infaq also play an important role in creating social welfare. Zakat, for example, is not only an individual obligation but also an effective wealth redistribution mechanism in reducing social inequality. Waqf, on the other hand, is an economic instrument that can be used for building social infrastructure such as education and health (Sujantoko et al., 2024). Thus, these instruments reflect how aqidah becomes the driving force in creating a just and sustainable economic system.

The integration of aqidah in Islamic economics also provides a unique approach in facing global economic challenges. When many modern economic systems face crises due to injustice and exploitation, Islamic economics offers value-based solutions that emphasize balance and justice. Aqidah provides a framework that ensures that economics is not only oriented towards material profit, but also towards spiritual values that support the sustainability and welfare of humanity (Bawafie et al., 2023).

In the individual context, this integration encourages every Muslim to view economic activity as part of worship. When someone trades, works, or invests with sincere intention and in accordance with sharia, that activity is rewarded by Allah. This concept teaches that economics is not merely a worldly matter, but also a means to draw closer to Allah (Wijayanti, 2018). With this understanding, every Muslim is expected to carry out economic activities that are not only materially profitable but also have a positive impact on the wider community.

The close relationship between aqidah and Islamic economics shows that the two cannot be separated. Aqidah provides the moral foundation that guides every economic activity, while Islamic economics gives concrete form to aqidah values in daily life. By understanding this relationship, a Muslim can carry out a balanced economic life, where worldly needs are met without neglecting spiritual values. Ultimately, the integration of aqidah and Islamic economics creates a holistic system, where spiritual and material aspects complement each other. By making aqidah the basis of economic activities, Islam offers solutions that are not only relevant to the needs of the modern world but also in line with the ultimate goal of life, which is to achieve Allah's pleasure.

E. The Principles of Halal, Thayyib, and Barakah as Pillars of Islamic Business

In Islam, business is not merely an economic activity to obtain profit, but also worship aimed at drawing closer to Allah. These principles instill moral, spiritual, and social values in every aspect of business, thus creating harmony between individual interests, society, and the relationship of humans with Allah (Norvadewi, 2015). Through the integration of halal, thayyib, and barakah, business becomes an instrument for building justice and the welfare of the ummah, not just a tool for accumulating wealth.

The principle of halal becomes the main element that underlies all business activities in Islam. Legally, halal refers to everything that is permitted by sharia, both in production, consumption, and transactions. In the context of aqidah, the principle of halal is not only about compliance with rules, but also a concrete manifestation of obedience to Allah as the Creator (Authari et al., 2024). For example, in financial transactions, avoiding usury is a form of halal implementation that reflects the belief that Allah is the true provider of sustenance. By adhering to the principle of halal, business practitioners not only maintain legal validity but also ensure that their business receives Allah's blessing.

Thayyib, which means 'good' or 'quality', is often associated with the principle of halal in Islam. This emphasizes that it is not enough for a product or service to be only halal; the product must also provide benefits, not be harmful, and meet high quality standards. In practice, this includes the procurement of safe raw materials, environmentally friendly production processes, and distribution that does not harm others (Darussalam et al., 2020). The relationship between aqidah and thayyib is reflected in the belief that quality business is a form of responsibility of a Muslim to Allah and society. Through thayyib, business practitioners are committed to providing products and services that bring benefits, thus fulfilling the objectives of sharia (maqashid al-shariah).

The role of aqidah becomes even more prominent in the concept of thayyib when it is associated with business. Aqidah teaches the responsibility of a Muslim not only to pursue material profit but also to ensure sustainability and benefits for all parties involved. A Muslim who believes that Allah is All-Watching will be encouraged to run a business in thayyib ways, both morally, ethically, and technically (Nugraheni et al., 2024). Thus, thayyib becomes a principle that bridges spiritual obedience and quality business practices.

As for barakah in business, it emphasizes the urgency of spiritual value in economic activities. Barakah refers to abundance that brings goodness, not only in material form but also peace of mind, social welfare, and Allah's pleasure. In Islamic aqidah, seeking barakah is the main goal, transcending mere financial gain. Barakah is achieved through honesty, justice, and concern for others, all of which are rooted in belief in Allah (Wijayanti, 2018). If business only focuses on income without considering the aspect of barakah, then the results obtained may be large but do not bring long-term peace and goodness.

Although seeking barakah does not always produce large material profits, it provides a broader positive impact on the lives of business practitioners and society. In the context of aqidah, blessing in business is considered true success because it includes a spiritual dimension that cannot be measured by money. For example, an honest merchant may get smaller profits, but his honesty will build a reputation and trust that lasts a long time (Haryono & Yusuf, 2022).

The Prophet Muhammad SAW is a perfect example of the integration of the principles of halal, thayyib, and barakah in business. From a young age, the Prophet was known as an honest, fair, and trustworthy merchant, earning him the title 'Al-Amin.' The Prophet's business practices reflect Islamic values that place aqidah as the basis of every economic activity. He always ensured that his merchandise was halal, his transaction processes were thayyib, and his efforts were full of barakah by constantly praying and involving intentions for good (Haryono & Yusuf, 2022).

The business principles practiced by the Prophet have become references in the concept of Islamic business today. Islamic banking, for example, adopts the usury-free principle taught by the Prophet. In addition, the zakat and waqf models applied by the Prophet have also become instruments of community economic empowerment based on aqidah values (Sujantoko et al., 2024). By integrating halal, thayyib, and barakah, modern Islamic business is not only spiritually relevant but also competitive in the era of globalization. Through the application of these principles, Islamic business is able to answer the challenges of the modern world without sacrificing its basic values. As exemplified by the Prophet, the integration between aqidah and business is the path to achieving blessings and sustainability that brings broad benefits to humanity.

F. Benefits and Challenges of Integration

The integration between aqidah and Islamic economics is a very relevant concept in efforts to create an economic system that is not only materially just but also spiritually meaningful. This concept emphasizes the importance of combining faith values with economic principles to create harmony between worldly needs and hereafter goals. In this framework, the benefits generated from this integration are very broad, ranging from increasing the welfare of the ummah to strengthening morality in economic activities (Hernik, 2015). However, efforts to integrate also face various challenges, both from aspects of the ummah's understanding and structural obstacles faced in its implementation. Therefore, it is important to explore the benefits and challenges of this integration more deeply.

One of the main benefits of integrating aqidah and Islamic economics is increasing the welfare of the ummah through a fair economic system. In Islamic economics, justice becomes a fundamental principle that must be realized in every transaction. This can be seen from the prohibition of usury, which prevents exploitation of the weak, as well as the application of zakat as an instrument of wealth redistribution (Fauzi et al., 2018). By

making *aqidah* the basis, the Islamic economic system not only focuses on economic growth but also on the equitable distribution of welfare. This concept provides assurance that no individual or group is marginalized in the process of economic development.

In addition, this integration also has a significant impact on strengthening morality and ethics in economic activities. In Islam, every economic activity is viewed as part of worship, so it must be carried out with honesty, integrity, and responsibility. The integration of *aqidah* in economics ensures that economic actors behave in accordance with Islamic values, such as avoiding fraud, upholding justice, and helping others (Nugraheni et al., 2024). This strong morality not only strengthens relationships between individuals but also creates trust in the economic system, which is an important factor in supporting sustainable economic growth.

However, efforts to integrate are not free from various challenges that need to be overcome. One of the main challenges is the lack of understanding among Muslims about the concept of *aqidah*-based economics. Many Muslims still think that economics is only related to material aspects and has no connection with spiritual values. In fact, Islam has provided clear guidance on how to manage economics in ways that are in accordance with *sharia* (Bawafie et al., 2023). This lack of understanding often becomes an obstacle in integrating *aqidah* with economic activities, both at the individual and community levels.

Another equally important challenge is structural obstacles in implementing *sharia* economics in Muslim-majority countries. Although *sharia* economics has developed rapidly in recent decades, many Muslim countries still face obstacles in adopting this system comprehensively. One of the causes is legal dualism, where conventional and *sharia* economic systems run in parallel without adequate integration (Safitri et al., 2021). In addition, lack of support from the government and financial institutions is also a significant inhibiting factor in implementing *sharia* economics.

On the other hand, challenges also arise from globalization which increasingly dominates the world economic system. The global economy based on capitalism is often contrary to Islamic economic principles, thus creating pressure for Muslim countries to compromise with *sharia* values. In this context, the integration of *aqidah* and Islamic economics requires innovative and adaptive strategies to face global dynamics while maintaining Islam's basic principles (Bawafie et al., 2023). In addition to structural obstacles, another challenge faced is the lack of collective awareness of Muslims to support *aqidah*-based economic practices.

Many Muslim communities still prefer conventional financial services compared to Islamic banking, even though they know there are fundamental differences in principles and operations. This shows the need for more intensive education about the benefits of *sharia* economics, both spiritually and economically, so that Muslims are more motivated to support and adopt this system. In facing these challenges, the role of educational institutions and religious organizations is very important to increase the *ummah's*

understanding of the integration of aqidah and Islamic economics. Islamic education curricula need to include material on sharia economics more comprehensively, so that the younger generation can understand this concept from an early age (Rusanti et al., 2023).

In addition, religious organizations can also play a role in providing education and advocacy to the community about the importance of integrating aqidah in economic activities. Support from the government is also a key factor in overcoming structural obstacles. The government can provide incentives for sharia financial institutions, encourage regulations that support the implementation of Islamic economics, and facilitate public access to sharia financial services (Safitri et al., 2021). With adequate support, the structural obstacles that have been the main barrier can be overcome, so that the integration of aqidah and Islamic economics can run more effectively.

G. Examples of Successful Integration of Aqidah and Business Economics

The integration of aqidah and Islamic economics has shown various successes in the modern world, proving that the combination of spiritual values and economic activities can have a significant positive impact on individuals and society. This success is evident in various sectors, from sharia financial institutions to community empowerment programs based on zakat and waqf. The implementation of aqidah values not only strengthens ethics in economic transactions but also creates a balance between material welfare and spiritual happiness. In this narrative, several examples of success will be explained that show the real impact of integrating aqidah and Islamic economics.

One of the most tangible examples of this success is the rapid growth of sharia financial institutions in various countries, including Indonesia. Sharia financial institutions such as Islamic banks, sharia cooperatives, and sharia insurance have successfully integrated aqidah values into modern economic practices. Principles such as the prohibition of *riba*, *gharar* (uncertainty), and *maisir* (speculation) become the operational foundation of these institutions, so that financial transactions carried out are in accordance with Islamic sharia (Safitri et al., 2021). Islamic banks, for example, offer products based on profit-sharing systems such as *mudharabah* and *musyarakah*, which not only provide profits but also reflect the principle of justice in Islam.

The success of these sharia financial institutions is also evident from the level of public trust that continues to increase. In Indonesia, Islamic banks have become the main choice for many Muslims who want to transact in a halal manner. This reflects the success of integrating aqidah in creating an ethical and inclusive financial system. In addition, the presence of sharia financial institutions also has a positive impact on financial inclusion, by providing access to financial services for communities that were previously unreachable by conventional financial systems (Safitri et al., 2021).

In addition to sharia financial institutions, zakat and waqf have also become important instruments in realizing the integration between aqidah and Islamic economics.

Zakat, as one of the pillars of Islam, has a strategic role in empowering the community's economy. In practice, zakat not only functions as an instrument of worship but also as an effective wealth redistribution mechanism. With good management, zakat funds can be used to help the poor, create employment, and support economic empowerment programs (Sujantoko et al., 2024).

A concrete example of the success of zakat can be seen from programs run by zakat management institutions such as the National Amil Zakat Agency (BAZNAS) in Indonesia. Zakat-based empowerment programs, such as skills training and provision of business capital for underprivileged communities, have succeeded in improving the living standards of many families. These programs not only help them escape poverty but also create sustainable economic independence. Thus, zakat proves that aqidah values can be a solution to socio-economic problems in society.

Waqf has also become an aqidah-based economic instrument that has a major impact on community welfare. In Islamic history, waqf has been used to build various public facilities such as mosques, schools, and hospitals. In the modern era, waqf management has developed more innovatively, including the construction of productive assets such as property and investments. Income from these waqf assets is then used to fund social programs that benefit the wider community (Sujantoko et al., 2024).

Specifically in Indonesia, the management of productive waqf by institutions such as the Indonesian Waqf Board (BWI) shows great success in combining aqidah values with economic activities. One example is the construction of waqf hospitals that provide quality health services at affordable costs, especially for underprivileged communities. This success shows that waqf can be a solution to overcome social and economic inequality in society.

The success of integrating aqidah and Islamic economics is also evident in the professional and transparent management of Islamic social funds. Modern zakat and waqf management institutions use technology to improve accountability and efficiency, so that the public increasingly trusts the management of funds they contribute. This transparency reflects aqidah values such as honesty and trustworthiness, which become the operational basis of these institutions (Sujantoko et al., 2024). In addition, this integration also has a positive impact on individual economic behavior. By understanding aqidah values, Muslims are more encouraged to behave ethically in their economic activities, such as avoiding fraudulent practices, maintaining justice in transactions, and helping others. This awareness creates a more harmonious and just society, in accordance with the main objectives of Islamic economics.

However, the success of this integration not only provides benefits at the individual and community levels but also makes a major contribution to national development. By applying Islamic economic principles, Muslim-majority countries can create a more just, sustainable, and stable economic system. This shows that the integration of aqidah and

Islamic economics is not only relevant in a religious context but also has broad positive impacts (Bawafie et al., 2023). This success also encourages global recognition of Islamic economics as a viable alternative to conventional economic systems.

Sharia financial institutions and aqidah-based economic instruments such as sukuk (Islamic bonds) have attracted the attention of global investors, including from non-Muslim countries. This shows that the integration of aqidah and Islamic economics has great potential to become a global solution to various modern economic challenges. With these various examples of success, the integration of aqidah and Islamic economics not only provides direct benefits to Muslims but also shows its relevance in creating a more ethical and inclusive economic system. This success inspires more countries, institutions, and individuals to adopt Islamic values in their economic activities, thus bringing broader benefits to humanity.

When expanding to the business sector, the integration of aqidah in modern business practices also creates significant changes in the way Islamic business is accepted in the global market. Islamic ethics, based on honesty, justice, and concern for the environment, has become an attraction for consumers around the world. Many sharia-based companies gain global consumer trust because they offer products and services that are not only halal but also of high quality (Pujiyanti & Wahdi, 2020). For example, the halal food industry and Muslim fashion have developed rapidly by utilizing aqidah principles that reflect reliability and integrity.

Consumer trust in sharia-based products and services continues to increase when they see how Islamic ethics are applied throughout the business process. For example, companies that produce halal food ensure that their entire supply chain—from raw materials to distribution—complies with halal and thayyib standards. This not only provides assurance to Muslim consumers but also attracts the interest of non-Muslim consumers who care about ethics and sustainability (Pujiyanti & Wahdi, 2020).

The success of integrating aqidah in modern Islamic business is inseparable from the commitment of business practitioners to make religion a source of inspiration and guidance. Business practitioners who carry out their activities based on aqidah values have the awareness that material profit is only one goal, while blessing and Allah's pleasure are the main goals. This principle creates strong motivation to avoid harmful practices such as fraud, exploitation, or environmental damage (Nugraheni et al., 2024).

Nevertheless, this success is also accompanied by challenges, especially in the context of global competition that often focuses more on economic efficiency than ethics. Modern Islamic business practitioners must be able to demonstrate that sharia principles are not only relevant but also competitive in the global market. This requires innovation, technology adaptation, and more intensive collaboration between sharia financial institutions, academics, and business practitioners.

With the increasingly developing sharia-based economy, it is increasingly clear that aqidah values are not only a moral foundation but also a competitive advantage. This success reflects how the integration of aqidah can provide solutions to various global challenges, including economic inequality, resource exploitation, and environmental crises. When business practitioners make aqidah the center of all their activities, they not only gain profits but also contribute to the prosperity of the ummah and the sustainability of this planet (Bawafie et al., 2023).

A concrete example of this integration can be seen in the business practices of the Prophet Muhammad SAW. As a merchant, Prophet Muhammad was not only known for his honesty and integrity but also for his inclusive vision and orientation towards the welfare of the ummah. The business practices exemplified by the Prophet have become models that continue to be relevant today, providing inspiration for business practitioners to integrate aqidah values in their activities (Haryono & Yusuf, 2022).

H. Business That Violates Aqidah

As technology develops, business also transforms in various forms and effectiveness. Not infrequently, business practitioners justify all means by building businesses that are contrary to Islamic aqidah. Aqidah is the foundation of a Muslim's faith, which includes belief in Allah, the prophets, His books, angels, the last day, and qadha and qadar. When a business violates the principles of aqidah, the impact not only damages individual faith but also creates broad social impacts, such as the destruction of society's morality and the spread of bad habits (Tadha et al., 2022).

The criteria for businesses that cause the invalidation of aqidah are very important to recognize so that Muslims can avoid them. In general, businesses that violate aqidah are businesses that contain elements of shirk (associating partners with Allah), kufr (denial of Allah or His teachings), or support sinful actions that are prohibited in Islam. For example, businesses that offer services or products related to worship that is not in accordance with sharia, businesses that propagate ideologies or beliefs other than Islam, or businesses that aim to legalize actions that have been forbidden by Allah and His Messenger (Tadha et al., 2022). These types of businesses not only endanger their perpetrators, but can also plunge the wider community.

First, fortune-telling service businesses. This is one concrete example of a business that directly violates aqidah. In Islam, the practice of fortune-telling or sorcery (black magic) is considered a form of major shirk that can invalidate someone's faith. Fortune-telling, including fortune-telling services, love spells, or other black magic, replaces dependence on Allah with asking for help from other creatures, such as jinn or demons (Tadha et al., 2022). This business not only harms the individuals involved, but also spreads false beliefs in society. The presence of digital platforms that provide fortune-telling services online further exacerbates this situation, because access becomes easier and reach becomes wider.

Second, apostasy businesses. Businesses that can cause religious conversion are a serious threat to aqidah. An example is a business that openly takes advantage of the economic weakness of Muslims to influence their beliefs. In some cases, financial assistance or employment is provided on the condition that recipients must leave Islam and embrace another religion (Tadha et al., 2022). This form of business is often wrapped in humanitarian or social programs, but essentially aims to change someone's aqidah. This strategy is very detrimental to Muslims, especially in economically underdeveloped areas that receive less support from Islamic institutions.

Third, oppressive businesses. Examples are businesses that support human exploitation, such as human trafficking, forced labor, or businesses that distribute destructive products such as drugs and alcohol. These businesses not only cause major sins for their perpetrators but also expand their bad influence in society. Oppression in business is often related to human rights violations, such as unfair wages, exploitation of child labor, or environmental pollution (Mulyanto, 2018; Picauly, 2021).

Fourth, sinful service businesses. This is a business model that is increasingly rampant in the modern century. The development of technology directs these perpetrators to modify sins into attractions in their economic ventures. Digital access, for example, various business practitioners deliberately provide digital sinful services, such as online prostitution, online gambling, and even haram food and beverages. The proliferation of digital applications that can be downloaded for free, for instance, facilitates transactions for free sex, LGBT relationships, or other immoral actions. Even in these applications, they directly connect (via smartphone) between consumers and sex workers with open access status.

This is certainly a major challenge for Muslims. Applications like this allow individuals to access behaviors that are clearly prohibited in Islam more easily. In addition, this technology promotes lifestyles that are contrary to Islamic values, such as sexual freedom without limits, same-sex relationships, and hedonistic behavior. Businesses based on applications like this not only damage individual aqidah, but also spread a culture that is contrary to Islamic sharia on a global scale (Pujiyanti & Wahdi, 2020).

Other aqidah violation businesses include various forms, such as trading religious symbols for inappropriate commercial purposes, production and distribution of materials that insult Islam, and businesses that support the spread of deviant teachings. An example is the publication of books or media content that misleads the ummah from true Islamic teachings. These businesses often take advantage of public confusion about religion to make profits, without caring about the impact on the ummah's aqidah. This confirms that businesses that violate aqidah have very damaging impacts, both individually and socially.

I. Recommendations for Strengthening Integration

Based on the discussion above, several recommendations can be proposed to strengthen the integration between *aqidah* and business economics in modern life. First, it is necessary to increase Islamic education that emphasizes the relationship between *aqidah* and economic practices from an early age. Educational curricula at Islamic educational institutions should integrate material on Islamic economics more comprehensively, so that the younger generation understands the importance of applying *aqidah* values in business and economics (Rusanti et al., 2023).

Second, the role of *ulama* and religious leaders is very important in providing understanding to the community about the importance of integrating *aqidah* in economic activities. Through sermons, lectures, and social media, *ulama* can convey the message that economics is not merely worldly activity, but also part of worship that must be based on Islamic values (Sulaiman et al., 2019). This approach can increase public awareness of the importance of choosing sharia-compliant business and financial products.

Third, governments and policymakers need to provide stronger support for the development of sharia economics. This includes creating regulations that facilitate the operation of sharia financial institutions, providing incentives for sharia-based businesses, and developing adequate infrastructure to support the growth of Islamic economics (Safitri et al., 2021). With strong government support, structural obstacles that have been hindering the integration of *aqidah* and economics can be overcome.

Fourth, sharia financial institutions need to continue to innovate in developing products and services that meet community needs while remaining in accordance with sharia principles. Innovation in financial technology (*fintech*) for example, can be used to expand access to sharia financial services to wider communities, including those in remote areas (Rusanti et al., 2023). In addition, sharia financial institutions also need to improve transparency and accountability to maintain public trust.

Fifth, collaboration between various parties—including academics, practitioners, governments, and religious organizations—is very important to strengthen the integration of *aqidah* and economics. Through synergy between these parties, comprehensive solutions can be developed to overcome the challenges faced in implementing Islamic economics. For example, academics can conduct research on the effectiveness of Islamic economic instruments, while practitioners can provide input based on field experience (Bawafie et al., 2023).

Sixth, it is necessary to increase public awareness of businesses that violate *aqidah*. Education about the criteria for *halal* and *haram* businesses needs to be disseminated more widely so that Muslims can avoid businesses that can damage their faith. Religious institutions can play an active role in identifying and reporting businesses that violate *aqidah*, and providing guidance to the public about safer and more blessed business alternatives (Tadha et al., 2022).

Seventh, strengthening the role of zakat, waqf, and infaq institutions in community economic empowerment. These institutions need to be managed more professionally and transparently so that they can provide maximum benefits to society. The use of modern technology in the management of Islamic social funds can improve efficiency and expand reach, so that more people can benefit (Sujantoko et al., 2024).

Eighth, developing a halal industry ecosystem that is integrated and competitive at the global level. This includes certification, standardization, production, distribution, and marketing of halal products. With a strong and integrated halal industry ecosystem, Muslim countries can become major players in the global halal market, while ensuring that the products consumed by Muslims truly meet sharia standards (Pujiyanti & Wahdi, 2020).

Ninth, strengthening business ethics based on aqidah in business education. Business schools and management programs at Islamic universities need to integrate Islamic business ethics more deeply in their curricula. This will produce business graduates who not only have technical competence but also strong moral integrity based on aqidah values (Nugraheni et al., 2024).

Tenth, building an inclusive dialogue between the sharia and conventional economic systems. Although the two systems have fundamental differences, constructive dialogue can help find common ground and facilitate the integration of Islamic values into the broader economic system. This approach can also help educate the general public about the advantages of Islamic economics and encourage wider adoption of sharia principles (Bawafie et al., 2023).

Conclusion

Aqidah plays a crucial role in every aspect of a Muslim's life, including in the implementation of economics and business. As the foundation of faith, aqidah provides ethical direction and guidance in activities, ensuring that all actions are carried out in accordance with Allah's commands and the teachings of His Messenger. In the context of economics and business, aqidah builds awareness of responsibility to Allah, encouraging business practitioners to act honestly, justly, and maintain blessings in every transaction (Hernik, 2015). Thus, aqidah becomes a spiritual foundation that not only shapes individual character but also encourages the creation of an ethical and just economic system.

The integration between aqidah and business economics is realized through the application of sharia principles sourced from the Qur'an and Hadith in business activities. This includes avoidance of riba, gharar (uncertainty), and haram transactions, as well as the application of values such as honesty, social responsibility, and equality. In addition, instruments such as zakat, infaq, and waqf also become important means in realizing economic justice and helping communities in need (Sujantoko et al., 2024). This

integration allows Islamic economics to function not only as a tool to seek material profit, but also as a form of worship to Allah, while providing broad social benefits.

However, challenges remain, especially from business practices that violate aqidah. Businesses that contain elements of shirk, support sinfulness, or are contrary to Islamic values, such as fortune-telling services, trading in haram products, and applications that facilitate immoral behavior, pose a serious threat to this integration (Tadha et al., 2022). Other challenges include globalization, which often promotes secular values contrary to Islam, as well as the lack of understanding among Muslims about the importance of conducting business according to aqidah principles. Therefore, joint efforts are needed to strengthen education, regulation, and the application of sharia principles in business so that the integration between aqidah and economics can be optimally realized.

The success of integrating aqidah and Islamic economics in various sectors—from sharia financial institutions to zakat and waqf-based empowerment programs—shows that this concept is not only theoretically relevant but also practically applicable. With strong commitment from all parties, including government, educational institutions, religious organizations, and business practitioners, the integration of aqidah and business economics can become a solid foundation for building a more just, sustainable, and blessed economic system for all humanity.

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