

## Al-Mu'amalah Al-Madiyah Rules relating to human relations and economic transactions in accordance with the guidance of Sharia

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### Abstract

This research discusses the rules in Islam relating to economic relations and transactions in accordance with sharia guidance. Islam establishes key principles in economics, such as honesty, transparency, fairness, and the prohibition of usury and fraudulent practices. These principles aim to create an economic system that is fair, ethical, and brings blessings to individuals and society. Verses of the Qur'an and hadith emphasize the importance of maintaining integrity in every transaction to avoid exploitation or economic inequality. The prohibition of usury, for example, aims to protect weaker parties from financial exploitation and ensure balance in the distribution of wealth. In addition, transparency and honesty in buying and selling are important factors in building trust between transacting parties. This research also shows that the application of sharia rules in economic transactions can improve social welfare and prevent harmful economic practices. By applying Islamic principles in economic transactions, Muslims can create a business environment that is more fair, transparent and ethical, and provides broad benefits to the entire community. Therefore, an in-depth understanding of sharia rules in economics is very important so that each individual can carry out their economic activities in accordance with Islamic teachings and get blessings in life.

**Keywords:** Sharia Economics, Transparency, Usury, Islamic Transactions, Economic Ethics



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### INTRODUCTION

Human interactions and relationships in the context of economic transactions are very important in everyday life. As social beings, humans cannot live without interacting with others. This interaction covers various aspects of life, including interrelated economic relationships and transactions. In Islam, all aspects of life are governed by rules derived from the Qur'an and Hadith, including in terms of socialization and economic transactions. (D. Mi'raj et al., n.d.). The importance of rules in socializing and economic transactions in accordance with sharia guidance is very relevant to creating a just, prosperous and respectful society. These rules are not only normative, but also profound, reaching various aspects of individual and community life. In Islam, economic transactions are not only considered as activities aimed at gaining profit, but also as a means to carry out a greater social task, namely improving the welfare of humanity (perspectives, 1995). One of the main foundations governing all forms of economic relations and transactions in Islam is the concept of justice, which is rooted in the principles of sharia. Sharia itself is a set of laws that regulate all aspects of life, from worship, association, to economic transactions. Therefore, the application of sharia in economic transactions is very important to ensure that every transaction is carried out in a way that is fair, transparent, and does not harm any party (Askari et al., 2014).

As the main legal basis, the Qur'an provides very clear guidelines on how humans should transact, interact and associate with each other. One surah that provides important guidance in

this regard is Surah Hud, verse 3. This verse states: “And ask forgiveness of your Lord and repent to Him, surely He will spare you from a grievous punishment and He will give you good pleasure until the appointed time and He will give you all His bounty. If you turn away, then indeed I fear that you will be afflicted on a great day (the Day of Resurrection) (QS. Hud: 3) This verse illustrates the importance of repentance and repentance to Allah as part of living a life in accordance with His guidance. In the context of economic relationships and transactions, it teaches that any form of error or injustice in transactions should be immediately corrected through repentance and improving oneself to live a better life, in accordance with Islamic principles. This shows the importance of integrity, honesty, and a sense of responsibility in every economic transaction undertaken. In this regard, the Prophet Muhammad's traditions also provide very clear instructions on the importance of honesty in economic transactions. One of the well-known traditions on this subject is: “The seller and buyer have the right to choose (to continue or cancel the transaction) as long as they have not separated. If they are honest and disclose the advantages and disadvantages of the goods, then their transaction will be blessed. But if they lie and conceal information, their transaction will be blessed)” (HR. Bukhari dan Muslim)

This Hadīth emphasizes that in economic transactions, whether it is buying and selling or other transactions, honesty is very important. If both parties, both sellers and buyers, can be honest and open, then the transaction will be blessed by Allah. However, if there is deception or dishonesty, then the blessing and goodness of the transaction will be lost. The application of rules relating to economic relationships and transactions in Islamic sharia emphasizes several key principles, such as:

1. **Honesty and Transparency:** In every economic transaction, whether it involves buying and selling, lending, or other transactions, honesty is of paramount importance. Islam prohibits all forms of fraud, cheating, and manipulation in transactions. Each party involved in the transaction must disclose the actual conditions, be it regarding price, quality of goods, or other conditions. This is in line with the teachings of the Prophet Muhammad SAW who emphasized the importance of transparency in every transaction.
2. **Justice:** One of the basic principles in Shariah is justice. In any economic transaction, no party should be disadvantaged. This means that the price of goods or services should be at fair value and there should be no element of exploitation. In this context, sharia prohibits any form of usury, which is an additional charge or unfair interest in loan transactions. Usury is considered a form of injustice that harms the weaker party.
3. **Prohibition of Riba (Interest):** Usury is the additional fee or interest charged in a loan transaction. In Islam, usury is considered haram because it oppresses the borrower, often in an unfair manner. Usury often puts people who are struggling financially further into debt that cannot be repaid. Therefore, transactions that involve usury are strictly prohibited in Islamic sharia.
4. **Prohibition of Gharar (Uncertainty):** Gharar is the uncertainty involved in a transaction. In Islam, transactions that contain a large element of uncertainty are considered invalid. For example, in a sale and purchase transaction, the goods being sold must be clear and known by both parties. It is not allowed to have an element of speculation or uncertainty that may cause harm to one of the parties.
5. **Obligation to Pay Zakat:** Zakat is one of the obligations in Islam related to wealth and economic transactions. Every Muslim who has certain wealth is obliged to spend some of his wealth to be given to the needy. Zakat aims to purify wealth and help those who are less fortunate. In the context of economic transactions, zakat becomes a tool to achieve social welfare and reduce the gap between rich and poor.

The application of these principles in economic transactions will help create a fair and sustainable economic system. However, its implementation also requires awareness and commitment from each individual to live life in accordance with the guidance of sharia



(Economics & 2013, n.d.). Every Muslim should strive to conduct transactions that not only benefit himself, but also benefit others and society as a whole. Overall, the rules pertaining to human association and relationships in sharia-guided economic transactions aim to create shared prosperity, avoid injustice, and ensure that each individual gets his or her due in a fair manner and in accordance with Islamic principles. By applying these rules, Muslims are expected to build a better economic system, which is not only concerned with material gain, but also pays attention to aspects of justice, transparency, and social welfare (Arshad et al., n.d.).

## **RESEARCH METHODS**

This research will use a qualitative approach with an analytical descriptive method. This method was chosen because the purpose of this research is to explain, identify, and analyze sharia rules related to association and economic relations in Islam and how these rules are applied in economic transactions in society. The following is a more detailed explanation of the research methodology used in this study:

### **Research Approach**

The approach used in this research is a qualitative approach. The qualitative approach was chosen because the main focus of this research is to understand the meaning and interpretation of the rules relating to economic associations and relationships in Islamic sharia. In addition, this approach aims to explore the views, understanding, and practices applied in economic transactions in accordance with sharia principles. In this study, researchers not only focus on data collection, but also on analyzing the social and cultural context of the community in carrying out economic transactions in accordance with sharia guidance. This research also aims to understand how sharia rules are applied in everyday life, both in personal life and in social interactions involving economic transactions.

### **Type of Research**

The type of research used is analytical descriptive research. Descriptive research aims to describe phenomena or events that occur in society related to the application of sharia rules in economic transactions. This research will also analyze sharia rules related to economics and human relations based on the teachings of the Qur'an, hadith, and the opinions of scholars in the context of their application in real life. This research aims to provide a clear understanding of the basic principles of economics in Islam, as well as how they are applied in society through a study of several aspects of the rules in economics, such as buying and selling transactions, loans, leases, and other forms of economic cooperation based on sharia principles.

### **Data Collection Technique**

To obtain data relevant to this study, researchers will use several data collection techniques, namely: 1. Literature Study: Literature study is the main data collection method in this research. Researchers will examine various literature related to sharia economic law, including the Qur'an, hadith, and fiqh books that discuss sharia-compliant economic transactions. This literature will be the main basis in analyzing and understanding the rules that apply in Islamic economics, as well as the principles contained in sharia-compliant economic transactions. In addition, the literature study will also include previous studies relevant to this theme. Researchers will examine the results of research that has been conducted by Islamic economic law experts or related studies that have examined the same issue, to provide a more complete picture of the application of sharia rules in economic associations and transactions. 2. Interview: Interviews will be conducted to obtain primary data

from various resource persons who are competent in the field of Islamic economic law. The sources that can be used as references in this research include scholars, experts in sharia economic law, sharia law practitioners, and people who apply sharia principles in their economic transactions.

This interview will be conducted using a semi-structured interview guide, where the researcher will prepare some main questions, but still leave room for respondents to provide further explanation according to their experience and understanding of the application of sharia rules in the economy. 3. Participatory Observation: Participatory observation will be used to directly observe the practice of sharia-compliant economic transactions in the community. Researchers will interact with individuals or groups who actively carry out sharia-compliant transactions, be it in buying and selling activities, loans, or other forms of economic cooperation. Through this observation, researchers will obtain information on how sharia rules are applied in practice, and how the community responds or complies with these rules.

### **Data Analysis Technique**

After data is collected through literature studies, interviews, and observations, researchers will analyze the data using qualitative analysis techniques. In this analysis, the researcher will perform the following steps: 1. Data Categorization and Coding: The researcher will categorize the data obtained based on the main themes related to sharia rules in economics, such as the principles of justice, honesty, prohibition of usury, and legal transactions according to sharia. Data collected from interviews and observations will be analyzed by identifying patterns and relationships between data. 2. Data Interpretation: After the data is categorized, the researcher will interpret the data to understand the meaning and implications of sharia rules in the context of economic transactions. Researchers will try to connect the results of interviews and observations with existing theories in sharia economic law literature. 3. Data Triangulation: To increase the validity and reliability of the data, the researcher will use data triangulation, which is comparing results from different data sources (literature study, interviews, and observations). This process aims to ensure that the conclusions drawn are valid and supported by various relevant sources.

## **RESEARCH RESULTS AND DISCUSSION**

Research on the rules relating to human association and relationships in economic transactions in accordance with sharia guidance aims to explore the principles that are the basis for every economic interaction. Through a study of the verses of the Qur'an, the traditions of the Prophet Muhammad, as well as the opinions of fiqh scholars, this research identifies various sharia rules that regulate aspects of justice, honesty, transparency, and other principles in economic activities involving interactions between individuals. The results of this study show that Islam provides very clear guidelines on how economic transactions should be carried out with principles that are fair, beneficial to all parties, and free from elements of fraud and loss.

### **Honesty in Economic Transactions**

Honesty is a basic principle in every economic transaction in Islam. In the Qur'an, Allah reminds Muslims not to harm each other in every buying and selling activity or other transactions. One of the verses that emphasizes honesty in transactions is: "And do not eat your neighbor's wealth by false means, and do not bring the matter to the judges, so that you may eat some of the wealth of others in an unjust way, while you know that you have no right to do so." (Qur'an, pbuh)." (QS. Al-Baqarah: 188) This verse indicates a strong prohibition against

practices that harm others in economic transactions. Islam instructs its followers not to take advantage of positions or situations to gain unauthorized benefits. Fraud in buying and selling, hoarding of goods, or other illicit practices aimed at harming others, are against the teachings of Islam. In addition, the hadith of the Prophet Muhammad SAW also emphasizes the importance of honesty in transactions. The Prophet said: "The seller and the buyer have the right to cancel the transaction as long as they have not separated. If both are honest and reveal the shortcomings of the goods, then they will be blessed in the transaction, and if both conceal or lie, then the blessing of the transaction will be lost." (HR Bukhari and Muslim) This Hadith teaches that if both parties, both sellers and buyers, are open and honest, then the transaction will be blessed by Allah. Conversely, if there is an element of lies or deception, the blessing of the transaction will be lost.

### **Prohibition of Usury in Economic Transactions**

Usury or illicit interest is one of the main topics in Islamic economics. Islam strongly opposes usury as it is considered a form of oppression against weaker parties, especially in loan transactions. Usury is prohibited in its various forms, be it *riba nasiah* (interest on debt) or *riba fadl* (difference in quality in the exchange of goods). In the Qur'an, Allah says: "Those who eat (take) usury, will not stand except as one who is possessed by a demon through madness stands. That is because they say, 'Verily, buying and selling is the same as usury.' But Allah has justified buying and selling and forbidden usury." (QS. Al-Baqarah: 275) This verse emphasizes the difference between legal buying and selling and usury, which is forbidden. Buying and selling in Islam is a transaction based on mutual consent and clarity, while usury involves a one-sided advantage that harms one party. In addition, the Prophet SAW also warned Muslims about the dangers of usury. In a hadith, he said: "Usury has 73 doors, and the lightest is like someone who commits adultery with his mother." (HR. Ibn Majah) This Hadith illustrates how great the sin of usury is in the view of Islam, which is considered a very despicable act and damages morals and social justice.

### **The Principle of Justice in Economic Transactions**

The principle of justice is one of the main values in Islamic economic transactions. Islam teaches that each party involved in the transaction gets its rights in a fair manner. Allah says in the Qur'an: "O you who believe, do not devour one another's wealth by unlawful means, and do not bring the matter before the judges, that you may take some of the wealth of others by unjust means, when you know." (QS. Al-Baqarah: 188) This verse reminds us that no party is harmed in a transaction. Justice is a principle that must be applied in all forms of economic relations. All transactions carried out in Islam must pay attention to justice, both for sellers, buyers, and other parties involved. Rasulullah SAW also emphasized the importance of justice in economic transactions. In the hadith narrated by Abu Hurairah, the Prophet said: "Indeed, whoever cheats us, then he is not among us." (HR. Muslim) This Hadith shows that fraud in transactions is strictly prohibited in Islam and is a form of injustice that harms other parties. Therefore, fairness in economic transactions is highly emphasized so that all parties are satisfied and no one feels disadvantaged.

### **Prohibition of Taking Other People's Property Illegally**

Islam strictly forbids any form of taking other people's property by unauthorized means, whether it is through fraud, corruption, or manipulation. One form of taking property illegally is by means that are not in accordance with sharia, such as through fraud in buying and selling or manipulating the price of goods. Allah says in the Qur'an: "And do not eat your neighbor's wealth by false means and do not bring the matter to the judges, so that you can eat some of the



property of others by unjust means, while you know” (QS. Al-Baqarah: 188). In addition, in the hadith, the Prophet Muhammad also warned about the prohibition of taking other people's property in an unjust manner: “Verily, your blood, property and honor are forbidden to each other, just as this day, this month and this country are forbidden (HR. Bukhari and Muslim)”. This Hadith confirms that taking other people's wealth by unauthorized means is a haram act and is strictly prohibited in Islam. Property is a trust that must be respected and should not be taken in a way that is unlawful or detrimental to other parties.

### **Application of Sharia in Buying and Selling**

Islam provides very clear guidelines on how buying and selling should be carried out in accordance with sharia principles. In a sale and purchase transaction, both parties must agree on the price, quality of goods, and other terms and conditions related to the transaction. In this regard, the Qur'an states: “O you who believe, do not eat from each other's wealth by false means and do not bring the matter to the judges, so that you can eat some of the property of others by unjust means, when you know (QS. Al-Baqarah: 188)”. In addition, the Prophet Muhammad said: “Buying and selling is valid if it is done in a fair way, and there is no deception in it (HR. Bukhari and Muslim)”. In this Hadith, it is explained that a valid sale and purchase is one that is carried out in a transparent manner, without any elements of fraud or coercion. All parties involved must accept the transaction willingly and no one feels disadvantaged.

### **The Importance of Transparency in Economic Transactions**

Transparency is an important principle in sharia-compliant economic transactions. Any relevant information regarding the goods or services being traded must be conveyed clearly. Sellers should not hide defects or weaknesses in the goods they sell. In a hadith, the Prophet said: “Whoever sells goods by deceiving, then he will not get blessings in the goods he sells (HR. Bukhari)”. This Hadith reminds Muslims to always maintain transparency in every economic transaction. The seller must convey the condition of the goods honestly and must not hide the weaknesses or damage to the goods being sold.

### **Discussion**

The results of this study indicate that the rules relating to human association and relationships in economic transactions in accordance with sharia guidance strongly emphasize the principles of justice, honesty, transparency, and the prohibition of all forms of fraud and usury. The Qur'an and the traditions of the Prophet Muhammad SAW provide very clear guidelines on how Muslims should conduct economic transactions in accordance with sharia principles, as well as how to avoid practices that harm other parties. By understanding and applying sharia rules in economic transactions, Muslims can live a more just, harmonious, and blessed life by Allah SWT (Handoko, 2020). The results show that these rules focus heavily on aspects of fairness, transparency and honesty. In the economic context, sharia not only regulates individual rights but also emphasizes the importance of moral ethics in every transaction. In this section, we will further discuss these findings, as well as the implications of applying these rules in everyday life (D. A. Mi'raj & Ulev, 2024).

### **Honesty in Economic Transactions**

Honesty in economic transactions is one of the main principles in Islamic sharia. Islam emphasizes that every transaction must be carried out with openness, without any deception or manipulation of information. This research shows that the concept of honesty is not only limited to providing correct information about the goods being traded, but also includes good intentions in carrying out transactions (Kuran, 1995)(Raihana Mas et al., 2024). The Qur'an

emphasizes that any form of fraud in transactions is prohibited. Allah SWT says in QS. Al-Baqarah: 188. This verse indicates that Muslims should avoid any form of economic practice that harms others, be it through fraud, price uncertainty, or manipulation of the quality of goods. Honesty, according to Islam, is the key to maintaining harmony in society, as fraud in transactions not only harms the deceived party, but also undermines social order and trust between individuals. In the context of the hadith, the Prophet SAW reminded that honesty in buying and selling will bring blessings, while deception will remove the blessings from the transaction. The Hadith states: "The seller and the buyer have the right to cancel the transaction as long as they have not separated. If both are honest and reveal the shortcomings of the goods, then they will be blessed in the transaction, and if both conceal or lie, then the blessing of the transaction will be lost." (HR. Bukhari and Muslim) Thus, the application of the principle of honesty in economic transactions is very important to obtain blessings in everyday life.

### **The Prohibition of Usury in Islamic Economics**

Usury is one of the concepts that is highly emphasized in Islamic economic law. Islam strictly prohibits the practice of usury in all its forms because it can cause injustice in society. Usury in the Islamic view is not only limited to interest charged on loans, but also includes any transaction that involves an imbalance between the giver and the beneficiary (Dhoni et al., n.d.)(Islam Negeri Sultan Syarif Kasim Riau et al., 2023). The Qur'an reminds us of the dangers of usury in QS. Al-Baqarah: 275 This verse illustrates how bad the impact of usury is on individuals and society. The taking of usury can lead to sharp social class differences, where groups with financial power actually benefit more, while those who are weak are increasingly oppressed. This practice is contrary to the principles of justice in Islamic sharia, which emphasize equitable distribution of wealth. In addition, the Prophet's hadith also warns Muslims of the dangers of usury: "Usury has 73 doors, and the lightest is like someone committing adultery with his mother." (HR. Ibn Majah) This Hadith shows how big a sin the practice of usury is in Islam. Taking advantage unilaterally without providing clear added value to the other party is considered a form of exploitation that undermines a just social and economic order.

### **Justice in Economic Transactions**

The principle of fairness in economic transactions is one of the important teachings in Islamic sharia. Every transaction made must ensure that all parties involved get their rights fairly, without any element of oppression or exploitation (Islam & 2020, n.d.)(Janah et al., 2019). The Qur'an in surah Al-Baqarah emphasizes the importance of maintaining justice in every economic activity. Islam emphasizes that in every economic transaction, no party should be harmed. All agreements must be made with mutual consent, and relevant information must be conveyed clearly. For example, in a sale and purchase transaction, the seller is required to provide correct information regarding the quality of the goods being sold, while the buyer is also expected to provide a fair price. Hadiths of the Prophet Muhammad also mention fairness in economic transactions, for example in the following hadith: "Whoever cheats us is not one of us." (HR. Muslim) This Hadith confirms that any form of deception in transactions is strictly prohibited in Islam, and the perpetrator of deception cannot be considered part of the community of devout Muslims. Therefore, in every form of transaction, the principle of fairness must always be maintained.

### **Transparency in Economic Transactions**

Transparency is another important aspect emphasized in Islamic economics. Every economic transaction carried out must be open, where information relating to the goods or

services being traded must be conveyed clearly and honestly. There should be no hidden elements that could harm either party (Society & 1999, n.d.). In this case, the Qur'an QS. Al-Baqarah: 188. In a hadith narrated by the Prophet Muhammad, he emphasized the importance of transparency in buying and selling: "Whoever sells goods by deceiving, then he will not get blessings in the goods he sells." (HR. Bukhari) This transparency applies not only to the price, but also to the condition of the goods or services offered. Sellers must be open about the advantages and disadvantages of the goods being sold, so that buyers can make the right decision. Thus, transparency in economic transactions can create a fairer and more mutually beneficial relationship between sellers and buyers.

### **Implications of the Application of Sharia Rules in Economic Transactions**

The application of sharia rules in economic transactions in society has a very significant positive impact. First, by prioritizing the principles of honesty and transparency, a more ethical business environment will be created, where all parties can work together without fear of being cheated. This creates high trust between sellers, buyers, and other parties involved in the transaction. Second, the prohibition of usury plays a role in reducing economic inequality in society (Editing & 2020, n.d.). By eliminating the interest system that harms the weak, Islam helps create a more just and sustainable economy. In the long run, the application of sharia in the economy can reduce the problem of poverty and strengthen social welfare. Third, the application of the principle of fairness in Islamic economics not only benefits individuals, but also has a positive impact on society as a whole. Every transaction that is conducted fairly and transparently will create social and economic stability, which in turn improves the quality of life of the people (Business & 2020, n.d.).

### **CONCLUSION**

Based on the discussion of the rules relating to human association and relationships in economic transactions in accordance with sharia guidance, it can be concluded that Islam provides very clear guidelines in regulating various aspects of the economy, including buying and selling, lending and borrowing, and other transactions. These rules not only emphasize the technical or procedural aspects of transactions, but also prioritize deep moral principles, such as honesty, justice and transparency. In this context, sharia teachings view economics not only as an activity aimed at obtaining material benefits, but also as a means to realize social welfare based on moral values. Honesty, openness, and protection of individual rights are the main principles that must be maintained in every economic transaction. The prohibition of fraudulent practices, usury, and all other forms of economic exploitation emphasizes that Islam aims to create an economic system that is not only fair, but also brings blessings to all people.

Furthermore, the application of sharia rules in the economic world has far-reaching impacts, both for individuals and society. By avoiding harmful practices such as fraud and usury, and applying the principle of fairness in every transaction, Islamic economics seeks to create a sustainable and balanced system. This not only ensures that each party in an economic transaction gets its due fairly, but also builds deep social trust between individuals and groups. Consistent application of sharia principles will reduce economic inequality, reduce exploitation, and improve the overall welfare of society. Thus, economic transactions carried out in accordance with sharia guidance not only bring material benefits, but also strengthen harmonious and just social values. Therefore, it is important for Muslims to understand and apply the economic rules in sharia so that economic life can be more blessed, equitable, and bring benefits to all people.





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