

Business Ethics in the Qur'an: A Deontological and Maqasidi Analysis Based on Tafsir al-Tahrir wa al-Tanwir and Tafsir al-Munir

Muhammad Yuga Fadillah

UIN Sunan Gunung Djati Bandung, Indonesia
yugafadillah1404@gmail.com

Khadher bin Ahmad

University of Malaya, Malaysia
khadher82@um.edu.my

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Abstract:

This study examines business ethics in the context of the Quran, as interpreted in Tafsir Al-Tahrir Wa Al-Tanwir and Tafsir Al-Munir, employing both deontological and maqāṣid approaches. It analyzes four Quranic verses related to honesty, trustworthiness, responsibility, and professionalism. The research compares interpretations by Ibn Ashur and Wahbah, highlighting differences in maqāṣid and fiqh perspectives. It argues that these ethics are absolute obligations in Islam, aligning with Kantian deontology, which aims to eliminate unethical business practices and promote social and economic justice for the benefit of both this world and the hereafter.

Keywords: business ethics; economic justice; Islamic doctrines; maqāṣid shari'ah; social justice

INTRODUCTION

The Qur'an, as the word of God, contains all of His teachings, including social-political and economic ideas and values, as well as exoteric and esoteric principles followed by Muslims. This holy book serves as a guide for life, becoming the main source of reference for Muslims in their daily lives. More than just a religious text, the Qur'an is a moral and spiritual foundation that guides humans in their attitudes, interactions, and decision-making. Thus, its existence is not only relevant to Muslims, but also offers universal guidance for all of humanity to achieve a good and meaningful life (Luffi, 1990). The fundamental values contained in the Qur'an serve as guidelines for humans in all aspects of life. Its teachings provide clear direction and guidance, helping humans navigate various challenges and decisions in their life journey. By understanding and practicing the contents of the Qur'an, a person obtains comprehensive moral, spiritual, and social guidance. This holy book not only shapes attitudes and behavior, but also serves as a source of inspiration for achieving a balanced, meaningful life that is in harmony with Allah's will. In living their lives, humans are given the freedom to determine their attitudes in fulfilling their various needs. This freedom is part of human nature in managing the fulfillment of needs. Among the various needs of life, economic needs are one of the most basic, namely seeking livelihood or wealth. To fulfill this, humans need to work.

In general, business is an organized activity carried out by individuals or groups to produce and sell goods and services with the aim of making a profit (Fahresi, 2018). In the modern era of globalization, business competition continues to increase, while technological developments have a major impact on the progress of the business sector. Therefore, understanding religious values related to entrepreneurial ethics has become increasingly crucial for entrepreneurs. Business ethics in Islamic studies are mostly based on the Quran. Islam, as a *Rahmatan lil-'Alamin* teaching derived from revelation, certainly makes ethics (morals) the main foundation in the life of a Muslim (Santoso, 2022). Islam not only teaches ethical values theoretically, but also in practical and applied forms. One of the main missions of the Prophet Muhammad's prophethood was to perfect human morality. According to Yusuf Qardhawi, all aspects of a Muslim's life, including economic and business activities, cannot be separated from moral teachings (Bertens, 1993). The Quran provides clear guidance on good business practices, including avoiding deception, refraining from harm, and upholding honesty and justice at all times. In Surah *Al-Baqarah* verse 188, Allah SWT says:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخُلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ (١٨٨)

"And let none of you consume the property of others unjustly, nor bring it before the judge, so that you may consume part of the property of others by sinning, while you know it." (Al-Baqarah 2:188)

Sheikh Wahbah Az-Zuhaili, in his interpretation, explains that the verse وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ conveys the meaning of a prohibition against a person taking or consuming the property of others unlawfully, as per Islamic teachings. The word تَأْكُلُوا means "to eat" or "to consume," which is used to emphasize that wealth taken unlawfully is usually used for personal needs, whether for food or other uses. Unlawful acquisition of wealth is divided into two forms. First, by force, such as stealing, seizing, or confiscating without rights. Second, through means prohibited by *Shari'ah* law, such as obtaining property through gambling or other unlawful acts. This verse emphasizes that every Muslim must maintain the legality of their property, respect the property rights of others, and avoid actions that harm others. By understanding this meaning, a person can live a fair, responsible life in accordance with Islamic moral principles (Al-Zuhaili, 2013). This means that a believer must not take the property of his brother or things that do not belong to the judge, even if the judge's decision states that the property is his right, because judges are human beings who decide cases based on external evidence, and their decisions do not change the facts; what must be considered is only a fair reckoning before Allah *Ta'ala*, from whom nothing is hidden -Him, and He rewards every person according to what they have done.

However, if we look closely, there are still several organizations or companies that ignore ethics (Fautanu, 2012) in doing business. Some also argue that morality or ethics do not play an important role in conducting business activities. One of the current business ethics investigations is the alleged misuse of Corporate Social Responsibility (CSR) funds from Bank Indonesia to the House of Representatives of the Republic of Indonesia. Additionally, there are cases of natural resource exploitation, notably the alleged construction of a sea fence, which threatens fair access to resources for communities that rely on the sea for their livelihoods. According to Subarudi, a researcher at the Population Research Center (PRK) at the National Research and Innovation Agency (BRIN), the sea fence caused an uproar because it was built with a length of approximately 30.16 km, and it is unknown who built it. "It would be ironic if the authorities were unaware that the construction of the sea fence had been going on since 2022 and only began to take action when it went viral," he said in a webinar titled "Sea Fences, Abandoned Fishermen, Spreading Disaster." Based on this background, the author felt compelled to conduct research on: "Business Ethics from the Perspective of the Quran in the Interpretation of *Al-Tahrir Wa Al-Tanwir* and the Approach of Al Munir *Maqasidi* Interpretation." Through this research, it is hoped that various ways can be found to apply the teachings of the Quran as a guide in joint efforts to build large projects based on the principles of the Quran.

Research on business ethics from the perspective of the Qur'an has been conducted extensively, utilising various interpretive approaches to explore moral values and business principles that align with *Shari'ah* law. The Tafsir *Al-Tahrir wa Al-Tanwir* and Tafsir *Al-Munir* are important references in interpreting Qur'anic verses related to business ethics. The deontological approach, which focuses on moral obligations, and the *Maqasidi* approach, which looks at the objectives of *Shari'ah* in business, provide a comprehensive philosophical and *Shari'ah* framework. The following are some relevant previous studies that support this study.

First, research conducted by Miftahul Janna Ritonga and Khairunnas Jamal (2025) in the journal "*Business Ethics in the Qur'an: A Tafsir Study of Verses -Verses on Justice and Honesty in Trade*" explores

the principles of justice ('adl) and honesty (shiddiq) as the main basis of business ethics in the Qur'an. This study employs maudhu'i (thematic) interpretation and references to classical and contemporary interpretations, such as those of Al-Qurtubi and Ibn Kathir. Its main findings emphasize the importance of maintaining justice in economic transactions and prohibiting fraud and deception in trade as a form of business integrity based on the Qur'an (Ritonga & Jamal, 2025).

Second, research conducted by Achmad Ilham Maulana and Nurul Ani Safitri (2025) in the article "*Qur'anic Business Principles in Buying and Selling: A Review of Tafsir al-Munir QS Al-Baqarah and Al-Mutaffifin*" uses a qualitative approach with thematic analysis of Qur'anic verses through Tafsir al-Munir by Wahbah al-Zuhaili. This study concludes that key principles such as justice, honesty, prohibition of usury, and rejection of cheating in measurements and weights are pillars of business ethics in Islam, which are relevant to be applied in a fair and socially responsible business system (Maulana & Safitri, 2025).

Third, research conducted by Faricha Lita Nabbila and Ahmad Syakur (2023) in the journal "*Perspectives of Qur'anic Verses in Contemporary Islamic Business Ethics*" discusses business concepts and principles in Islam based on literature reviews and Qur'anic interpretations. This study highlights the problem of business behavior that is often trapped in the orientation of only seeking profit, resulting in negative behaviors such as lying, cheating, and harming others. This study emphasizes that Islamic business ethics must be based on norms derived from the Qur'an and Sunnah as applicable moral guidelines for distinguishing right from wrong in business practices (Nabbila & Syakur, 2023).

Taking these three studies into account, it can be concluded that studies on business ethics from the perspective of the Qur'an not only focus on the normative aspects of Islamic teachings but also emphasize their application in the context of a dynamic modern business world. Values such as justice, honesty, trustworthiness, and social responsibility are the main pillars in creating a civilized economic system oriented towards the common good. These Qur'anic principles are relevant to be applied amid global competition that often neglects moral and spiritual values. Therefore, Qur'an-based business ethics studies are important to strengthen a business paradigm that not only pursues material profits but also upholds human values and sustainability. This approach serves as the foundation for further research in integrating *Shari'ah* ethics with modern business practices, thereby building an economic system that is fair, has integrity, and is in line with the objectives of *Shari'ah* (*Maqasid Al-Shari'ah*).

METHOD

The research "Business Ethics from the Quran: Perspectives in the Tafsir *Al-Tahrir Wa Al-Tanwir* and Tafsir *Al-Munir*: Deontological Approach and Maqasidi Interpretation" uses a qualitative approach with a library research methodology (Mubarak & Barkia, 2021). The main focus of the research is the analysis of Quranic interpretations, particularly the Tafsir *Al-Tahrir Wa Al-Tanwir* by Muhammad Tahir Ibn 'Asyur and the Tafsir *Al-Munir* by Wahbah az-Zuhaili, to explore business ethics values based on deontological and maqasidi principles. The methodology of interpretation used by Ibn 'Asyur in Tafsir *Al-Tahrir Wa Al-Tanwir* is an analytical (*tahlili*) method with a linguistic (*lughawi*) style. This method emphasizes a deep understanding of the Arabic language by revealing linguistic values such as *balaghah* (rhetoric), *nahwu* (grammar), *sarf* (morphology), and *mantiq* (logic). In addition, this interpretation attempts to critique and complement previous interpretations by providing a detailed explanation of the harmony between verses and the uniqueness of the Quran's style. The data collection technique is document-based, with the main sources being tafsir books and other supporting literature (Asfar, 2022). The data is then analyzed qualitatively based on the meaning and values contained in the tafsir text. Wahbah az-Zuhaili uses an analytical (*tahlili*) method of interpretation with an integration of tafsir *bi al-ma'thur* (based on history and hadith) and tafsir *bi ar-Ra'y* (personal opinion). This interpretation also sometimes uses a thematic (*mawdu'i*) and comparative (*muqaran*) approach. The analytical approach is more dominant with a systematic framework: classification of verses according to the mushaf, explanation of the general content of the surah, linguistic study, reasons for the revelation of verses and related stories, detailed description of verses, derivation of *Shari'ah* law, and linguistic discussions such as *I'rab* and Arabic literature (Hermansyah, 2015).

Data was collected through documentation of primary literature, namely the two tafsir, and secondary sources such as books, journals, and articles relevant to business ethics and deontological theory as well as *Maqasid Shari'ah*. The data was then analyzed qualitatively by interpreting and synthesizing the business ethics values contained in the verses and the mufassir's explanations. This study emphasizes the aspects of moral obligation (deontology) and *Shari'ah* objectives (*maqasid*) as a philosophical framework for

understanding business ethics in the Qur'an through these tafsir. Using this method, the study was able to explore in depth and systematically the principles of Islamic business ethics based on the primary sources of the Qur'an and contemporary interpretations, while also examining the linguistic aspects and deeper meanings relevant to the application of *Shari'ah* business norms in the modern era.

RESULTS AND DISCUSSION

This study found that business ethics in the Qur'an is a very important moral foundation that cannot be separated from business activities, both individually and organizationally. Based on the interpretations of Ibn Ashur in *Al-Tahrir wa Al-Tanwir* and Wahbah az-Zuhaili in *Al-Munir*, there are four main principles of business ethics, namely honesty, trust, responsibility, and professionalism, all of which are rooted in the concepts of absolute moral obligation (deontology) and *Shari'ah* objectives (*maqasid*).

First, Honesty (QS. *Al-Tawbah* 119). Honesty is a key principle that must be upheld by every business person. Ibn Ashur interprets this verse as a call to always be with honest people as a manifestation of sincerity and faith. This is not only about speaking honestly, but also honesty in actions and intentions. Wahbah az-Zuhaili adds that honesty is the path to salvation and happiness, including in business. From Kant's deontological point of view, this command is categorical imperative, which is an absolute moral obligation that must be fulfilled unconditionally in order to maintain integrity and social harmony. The *maqasid* approach reinforces that honesty is part of the objectives of *Shari'ah*, such as protecting religion (*Hifz ad-Din*) and property (*Hifz al-Mal*) so that business activities bring benefits and blessings to individuals and society (Ritonga & Jamal, 2025).

Second, Trust (QS. *Al-Baqarah* 283). Trust in business transactions encompasses safeguarding the trust and rights of others, particularly in the context of receivables, where written documentation is lacking. Ibn Ashur's interpretation emphasizes trust as a high moral and religious responsibility. Wahbah az-Zuhaili links trust with piety, where fear of Allah encourages businesspeople to obey agreements and not betray them. From a Kantian perspective, the command to maintain trust is a categorical imperative that must be carried out without considering personal gain. From a *maqasidi* perspective, maintaining trust supports the objectives of *Shari'ah*, such as protecting property (*Hifz al-Mal*), life (*Hifz an-Nafs*), reason (*Hifz al-'Aql*), and offspring (*Hifz an-Nasl*), creating a just, safe, and prosperous social order (Sahro, 2024).

Third, Responsibility (QS. *Al-Insan* 76:3). This verse emphasizes human responsibility in choosing a path in life between following Allah's guidance or rejecting it. Ibn Ashur places responsibility on freedom of choice accompanied by moral and afterlife consequences. Wahbah az-Zuhaili emphasizes freedom of choice and balance in life that has an impact on worldly and afterlife responsibilities. Deontologically, responsible life choices are a categorical imperative for all humans without exception. From a *maqasid* perspective, responsibility is related to the preservation of religion, soul, intellect, offspring, and wealth, which humans must protect as part of God's trust (Masyhuri, 2023).

Fourth, Professionalism (QS. *Al-Anbiya* 21:7). This verse emphasizes that prophets are ordinary humans who receive revelations and affirms the importance of asking experts about things that are unknown. Ibn Ashur and Wahbah az-Zuhaili agree that this verse teaches the principle of professionalism and the importance of knowledge as a moral obligation. From a deontological perspective, professionalism and the pursuit of knowledge are categorical imperatives that must be carried out regardless of the outcome. The *maqasid* approach sees that professionalism also preserves one's honor and wealth (*Hifz al-Mal*), while ensuring the continuity of knowledge and the quality of future generations (*Hifz an-Nasl*) (Asy-Syakir et al., 2023).

This study also highlights the relevance of these principles to the practice of Corporate Social Responsibility (CSR). CSR in Islam is not merely a voluntary program, but a moral and social obligation that must be internalized by companies. The interconnection of Qur'anic values, including honesty, trust, responsibility, and professionalism, forms a business ethics framework that promotes economic, social, and environmental sustainability. Cases of CSR fund misuse, such as those at Bank Indonesia and the House of Representatives, which are highlighted in the discussion, demonstrate serious violations of these business ethics principles, both from a Kantian moral perspective and a *maqasidi* perspective. Corrupt practices are a betrayal of trust, a disregard for absolute moral obligations, and undermine public welfare, thus requiring strict law enforcement and ethical reform to restore social trust. The interpretations of *Al-Tahrir wa Al-Tanwir* and *Al-Munir* clarify and reinforce the foundations of Islamic business ethics, which are oriented towards moral obligations and the noble goals of *Shari'ah*. Kantian deontology provides a moral imperative framework that requires business actors to carry out ethical obligations without compromise, while *maqasidi* interpretations

emphasize the ultimate goal of ensuring social welfare and balance. The application of these principles in business and CSR activities will create a fair, ethical, and sustainable business environment.

Kant's immanent deontology approach and *Maqasid* interpretation

Business ethics is an integral part of an organization's activities, especially businesses run by entrepreneurs wherever they are located. Business ethics refers to how businesses are run based on the values and norms of life, ensuring that humans live in a manner that is beneficial to themselves and their fellow humans, with the aim of providing benefits for both this world and the hereafter. The importance of business ethics in an organization or company is to make business people aware and understand the importance of prioritizing ethics and avoiding improper business practices, as well as being able to firmly practice the values of the Quran, which will be used as guidelines in running a business. The following are a group of verses about business ethics from the perspective of the Quran in Tafsir Al-Tahrir wa Al-Tanwir and Tafsir Al-Munir, with four ethical principles, namely Honesty (Qs. *At-Tawbah* 9:119), Trust (Qs. *Al-Baqarah* 2:283), Responsibility (QS. *Al-Insan* 76:3) Professionalism (QS. *Al-Anbiya* 21:7) (Āsyur, 1984).

1. Honesty (QS. *At-Tawbah* 119)

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَكُونُوا مَعَ الصَّادِقِينَ ﴿١١٩﴾

"O you who believe, fear Allah and be with the righteous."

Ibn 'Ashur interprets this verse as a reprimand related to the Battle of Tabuk. In this story, Allah mentions several groups of people. First, those who fear Allah, are honest in their faith, and sincere in their intentions, thus receiving His blessings and mercy. Second, a group of people who lied, made excuses, and deliberately swore false oaths, so they incurred Allah's wrath. Third, people who did not participate in the battle but admitted their mistakes honestly without false excuses, so Allah accepted their repentance. Ibn 'Ashur emphasizes that the command in the phrase *وَكُونُوا مَعَ الصَّادِقِينَ* "and be with the truthful" has a higher moral application than simply the command *اصْدُقُوا* "be truthful," because the verse emphasizes the importance of making honesty a principle of life and a moral environment that must be maintained collectively. This means that Ibn 'Ashur interprets this verse as an invitation for every Muslim to always be obedient and adhere to honesty in all matters, including business ethics. Honesty is not only in words, but also in deeds and intentions. In addition, Muslims are advised to always surround themselves with honest people in order to receive blessings and avoid hypocrisy (Zaid & Asyur, 2013). As for *Wahbah* Az-Zuhaili, there is a command to be pious and avoid what Allah dislikes, namely, disobeying the Messenger of Allah. In *Ash-Shidq's* words, it is steadfastness in the religion of Allah and His *Shari'ah*, carrying out His commands, and obeying the Messenger of Allah. Truthfulness and honesty in regretting what they have done make their repentance accepted by Allah SWT. Therefore, honesty and sincerity in attitude are the path to salvation and happiness (Al-Zuhaili, 2013).

The difference between the two interpreters in this verse can be seen in Ibn Ashur's interpretation, which emphasizes the phrase *(وَكُونُوا مَعَ الصَّادِقِينَ)*, the command to "be with the truthful" has a higher level than simply the command "you must be truthful." In Surah *At-Tawbah* verse 119, it is emphasized that honesty is a fundamental principle in Islam that must be applied in all aspects of life. Honesty is not only an individual trait, but also a main pillar in building a just and harmonious society. In the context of Islamic business ethics, this verse shows that honesty is a fundamental value in trade, business, and social interactions, which brings blessings, trust, and justice in economic transactions. As for the deontological analysis in Surah *At-Tawbah* verse 119, if we look at it from the perspective of categorical imperatives (absolute and unconditional obligations), the command in this verse can be understood in the following context:

- The command "Fear Allah" is absolute and does not depend on specific situations. In Kantian ethics, this is a categorical imperative because every Muslim must fear Allah, unconditionally.
- Similarly, the command "Associate with righteous people" is not merely a suggestion based on certain benefits, but a moral obligation in Islam.

This verse is stronger as a categorical imperative because piety and honesty are absolute obligations in Islam, not only if one desires certain benefits. Therefore, the command in this verse reflects the moral and spiritual obligations that every Muslim must fulfill. Honesty and piety are fundamental values in Islam that must be adhered to in all situations. *Maqasid* interpretation emphasises the primary objectives of Islamic law in

establishing a just and ethical society, as well as promoting the welfare of the people. In the context of business, taqwa as the core of *Shari'ah* means that with taqwa comes honesty and *uda*, which includes compliance with *Shari'ah* law, (*Hifz ad-Din*) preserving religion and avoiding evil, meaning that honesty in business is the same as practicing *Shari'ah* or religion. This then applies in business, including (*Hifz al-Mal*), protecting wealth. Wealth obtained through honest means will bring blessings and peace in life, while wealth obtained through deceit will only bring destruction and Allah's punishment. From a *maqasidi* interpretation perspective, this verse is a guide in building an entrepreneur or community that is obedient, honest, and has a fair and harmonious social system. Especially in this study, an entrepreneur is required to have this morality, because only with honesty can all aspects of *Maqasid Shari'ah* be achieved perfectly.

2. Trust (QS. *Al-Baqarah* 2: 283)

وَأِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهْنِ مَقْبُوضَةً فَإِنْ مِنْكُمْ بَعْضٌ فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ آثِمٌ قَلْبُهُ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ﴿٢٨٣﴾

"If you are traveling (and conducting non-cash transactions) and cannot find a recorder, then there must be collateral deposited (by the debtor). However, if any of you trust another person, then let the trusted person fulfill his obligation (debt) and let him fear Allah, his Lord; and do not conceal your testimony. And whoever conceals it, then indeed, he is a sinner; and Allah is All-Knowing of what you do."

According to Tafsir Ibn Ashur, Ibn Ashur emphasizes that trust (*amanah*) is a very big responsibility, both morally and religiously. This verse teaches that every transaction, especially those involving debt and credit, must be carried out honestly and with full responsibility. The word *al-amanah* refers to the security of debt and collateral, because it glorifies those rights. The word *al-amanah* itself has a high status/dignity within a person. Wahbah sees this as Trust as a Basic Principle in *Mu'amalah*, explaining that this verse discusses the principles of honesty and trust in financial transactions, especially in the context of debt and collateral. Trust becomes very important when there are no written documents or witnesses to guarantee the rights of each party. Wahbah also emphasizes the relationship between trust and piety. Wahbah Az-Zuhaili emphasizes that the command "وَلْيَتَّقِ اللَّهَ رَبَّهُ" (he must fear Allah, his Lord) indicates that piety is the main factor that motivates a person to maintain trust. A pious person will feel that he is being watched by Allah and will not cheat in business or financial transactions. If we look at it from the perspective of Categorical Imperatives (absolute and universal commands, not dependent on specific objectives), the command in this verse can be understood in the following context:

- Wahbah interprets the last part of this verse as a threat against betrayal of trust. Wahbah Az-Zuhaili explains that the last part of the verse, "وَمَنْ يَكْتُمْهَا فَإِنَّهُ آثِمٌ قَلْبُهُ" (Whoever conceals testimony is truly sinful), shows that betraying trust is not only an outward sin, but also corrupts a person's heart and soul. Hiding the truth in transactions, whether in testimony or business agreements, is a form of betrayal of Allah and fellow human beings. In the context of Surah *Al-Baqarah* verse 283, the categorical imperative requires us to always fulfill our trust and not hide testimony, without considering personal gain. This principle is in line with Islamic teachings that emphasize honesty, justice, and responsibility as universal values. For example: "A businessman must fulfill his trust regardless of the consequences." Furthermore, a businessman must not conceal testimony when someone violates *Shari'ah* law, because that is contrary to the principle of trust.
- If everyone fulfills their mandate and does not conceal their testimony, then social trust and harmony will be maintained. On the other hand, if everyone hides their testimony or does not fulfill their mandate, then the social and economic system will collapse, which is a logical contradiction.

The categorical imperative requires us to always act based on universal moral principles, such as fulfilling trust and not hiding testimony. Therefore, this verse not only provides practical guidance for debt transactions, but also teaches universal and timeless ethical principles. From the *maqasidi* interpretation approach in Surah *Al-Baqarah* verse 283, trust in business is a basic principle that not only supports Islamic business ethics, but also realizes the overall objectives of *Shari'ah*. Ibn Ashur emphasizes that a business based on trust will create justice, trust, and prosperity for all parties. With trust, it means that a person is carrying out the objectives of *Shari'ah*, namely (*Hifz al-Mal*) protecting property, which means that trust in business is the key to protecting

the property rights of others. Fraud or neglect of trust undermines the principle of justice in the ownership and distribution of assets, thus contradicting the objectives of *Shari'ah* to protect assets. For example, not recording debts, so that if a businessman carries out his trust, he will reflect obedience to Allah SWT and support (*Hifz ad-Din*) the preservation of religion.

In business, the main objective is to protect individual rights, including the right to life and well-being. For example, if trust in debt is not maintained, disputes may arise that could potentially threaten life, meaning trust (*Hifz an-Nafs*) Protecting Life. Transparent and honest business will encourage the use of common sense to make fair and wise decisions, thereby supporting the *Shari'ah* objective of protecting reason (*Hifz al-'Aql*) Preserving Reason. And of course, maintaining trust in business is an effort to create a stable social environment that supports the welfare of families and descendants (*Hifz an-Nasl*) Preserving Descendants. Therefore, trust in business is a fundamental principle that not only supports Islamic business ethics but also realizes the overall objectives of *Shari'ah*. Ibn Ashur emphasizes that business based on trust will create justice, trust, and prosperity for all parties.

3. Responsibility (QS. *Al-Insan* 76:3)

إِنَّا هَدَيْنَاهُ السَّبِيلَ إِمَّا شَاكِرًا وَإِمَّا كَفُورًا ﴿٣﴾

"Indeed, We have shown him the straight path; some are grateful and some are ungrateful."

Ibn 'Ashur explains in this verse that Allah has given guidance to humans through revelation, reason, and nature. The path referred to in this verse is the path of truth (guidance), which can be Islam or the guidance of reason that enables humans to distinguish between right and wrong. Then humans are given the freedom (effort) to choose their path, whether they want to be grateful (follow Allah's commands) or disbelieve (reject those commands). This shows that humans are responsible for their choices, and the consequences of their choices will affect their lives in this world and the hereafter. The use of *inna* as *khabar* is a rejection of the polytheists who believe that the Qur'an is false. The editorial "*Imma Syākirah wa Imma Kāfira*" are two missing pronouns in the phrase "*hadainahu*," which is a pronoun for humans. Wahbah Az-Zuhaili emphasizes that Allah has given humans clear guidance through reason and revelation. Humans have the freedom to choose their path in life, but they will be responsible for their choices in this world and the hereafter. This verse also rejects the extreme view of the Khawarij, who claim that a person can only be a believer or an unbeliever, with no middle ground. Gratitude means acknowledging and fulfilling one's obligations to Allah, while disbelief can mean denying blessings, either in whole or in part. Both agree that humans are guided by Allah through reason and revelation, and have the freedom to choose their way of life. However, Ibn 'Ashur focuses more on linguistic analysis and the context of rejection of idolatry, while Wahbah Az-Zuhaili emphasizes a substantial explanation of freedom of choice and rejection of extreme views.

In this context, Kant's hypothetical imperative states that if a person wants to achieve a certain goal (e.g., happiness or salvation), then they must choose the path of virtue. This choice is only relevant if a person desires a certain outcome. And responsibility is included in the categorical imperative. Based on this verse, humans must choose the path of virtue and avoid evil because it is their inherent moral obligation. This choice is a universal obligation that applies to all humans without exception. This means that every human being chooses their own responsibility, Kant's categorical imperative, which requires a person to act based on fundamental moral obligations, without depending on specific results or goals. In an effort to understand the issues of this world and the hereafter in our activities, it is very important to analyze the five basic elements that must be maintained and realized in human life. Protecting Religion (*Hifz ad-Dīn*), which in this verse gives humans the freedom to choose their way of life. However, religious responsibility requires humans to choose the path of goodness and obedience to Allah. If one is grateful, then one follows Allah's guidance with obedience and righteous deeds, and if one is disbelieving, it does not only mean rejecting faith, but also rejecting Allah's blessings by not using them for good. This includes protecting the Soul (*Hifz an-Nafs*). If a person or entrepreneur chooses the path of goodness, their life can be miserable or happy, depending on their own choices.

Humans are given the ability to think and choose their path in life. Therefore, using one's intellect properly is a form of human responsibility towards oneself and society, including protecting one's intellect (*Hifz al-'Aql*). If one is responsible for one's choices, then an entrepreneur strives to save the next

generation, meaning that one is grateful for blessings, which is in accordance with the purpose of *Shari'ah*, namely protecting one's offspring (*Hifz an-Nasl*). And of course, an entrepreneur must be able to manage his wealth (*Hifz al-Māl*). Responsibility for choices is also related to how a person manages his wealth. This verse, with its concept of responsibility, requires humans to be responsible in managing wealth in a lawful manner and not to misuse it for unlawful purposes. Thus, Surah *Al-Insan* verse 3 shows that Islam emphasizes individual responsibility in choosing a way of life, maintaining morality, and being accountable for one's actions in the hereafter. In addition, Islamic law aims to shape humans who are responsible in various aspects of life through the principles of *Maqasid Shari'ah* (Kurniasih, 2022).

4. Professional (Qs. *Al-Anbiya* 21:7)

وَمَا أَرْسَلْنَا قَبْلَكَ إِلَّا رَجَالًا نُوْحِي إِلَيْهِمْ فَاسْأَلُوا أَهْلَ الذِّكْرِ إِنْ كُنْتُمْ لَا تَعْلَمُونَ ﴿٧﴾

"We did not send any messengers before you (Muhammad) except men to whom We revealed. So ask the people of knowledge if you do not know."

According to Ibn Ashur, the meaning of this verse is the refutation of their argument, that this is only for ordinary people, even though they intend to do so, they do not have the ability to distinguish or categorize prophethood from Allah SWT. Then Allah SWT explains the weakness of their argument by pointing out that the prophets before Prophet Muhammad SAW whom they acknowledge were only ordinary people, and prophethood was only a revelation that Allah SWT chose for those people. And the purpose of "illa rijaalan" is to emphasize that women cannot be prophets, as this has become a general consensus. The issue is the prophetic role of female figures such as Maryam, the sister of Musa, and Maryam, the mother of Jesus. Then Allah SWT pointed out the foolishness of their mistake by commanding them to seek the guidance of experts in remembrance, namely those knowledgeable about the previous scriptures and *Shari'ah*, such as the bishops and monks. This means that prophethood is Allah SWT's decision and cannot be measured by human standards. If there is any doubt, a reliable source (expert in remembrance) must be used as a reference.

As for the meaning of this verse, Allah SWT refutes the view of those who deny the sending of messengers from among humans with His words (وَمَا أَرْسَلْنَا قَبْلَكَ إِلَّا رَجَالًا نُوْحِي إِلَيْهِمْ) indeed, all previous messengers were human, none were from among the angels. This is similar to the words of Allah SWT in another verse, "And We did not send before you (Muhammad) any but men from among the people to whom We revealed." (Yusuf: 109). And Allah SWT says, "Say (Muhammad), 'I am not the first of the messengers.'" (*Al-Ahqaf*: 9). If you doubt that the messenger is human, فَاسْأَلُوا أَهْلَ الذِّكْرِ إِنْ كُنْتُمْ لَا تَعْلَمُونَ try asking the scholars from communities such as the Jews and Christians, as well as other groups, whether the messengers who came to them were human or angels? Allah SWT commands them to ask the previous scholars of the People of the Book about the condition of the messengers at that time so that their doubts may be dispelled. They will know that the messengers were human beings, not angels as they believed. This verse emphasizes that prophethood is a decree of Allah SWT given to human males, and this understanding is supported by the arguments of the Qur'an and the explanations of previous scholars. Both agree that all messengers are ordinary humans chosen by Allah, and prophethood is solely a decree of Allah. However, Ibn Ashur focuses more on refuting the arguments of idolaters and discusses the possibility that women cannot be prophets, while Wahbah Az-Zuhaili emphasizes that messengers are human males and urges people to refer to scholars of remembrance to dispel their doubts.

If we look at it from the perspective of Categorical Imperative (an absolute and universal command, independent of any particular purpose). Based on this verse, humans are morally obligated to choose the path of goodness and avoid evil. This choice is a universal obligation that applies to all humans without exception. This means that every human being chooses their own responsibility, Kant's Categorical Imperative, which requires a person to act based on fundamental moral obligations, without depending on specific results or goals. If we look at it from the perspective of the Categorical Imperative (an absolute and universal command, independent of any particular goal). Based on this verse, Allah SWT commands those who doubt prophethood to seek guidance from experts in remembrance, namely those who possess knowledge of previous scriptures and the *Shari'ah*. This means that every human being must consult the experts, which is Kant's Categorical Imperative, which requires a person to possess professional qualities because, according to its principles, it is a basic moral obligation, one that does not depend on specific results or goals. This means that this verse

teaches the basic principles of deontology, namely the moral obligation to seek expert advice, which requires a person to possess knowledge relevant to their desired outcome in order to be professional. All of this is a moral command that must be carried out regardless of the results or rewards, because it is the right thing to do according to universal moral principles. This obligation applies to every individual, who must carry it out as part of their moral responsibility.

In an effort to understand worldly and otherworldly issues in business, it is very important to analyze the five main elements that must be maintained and realized in human life, where in this verse there is the element of religious protection (*Hifz ad-Din*). This verse emphasizes the importance of referring to scientific experts in understanding revelation and *Shari'ah* law, so that religious teachings are not distorted by people who do not have scientific capacity. Thus, an entrepreneur can utilise their intellect effectively by seeking knowledge from experts, rather than relying solely on assumptions or personal opinions. This indicates the preservation of reason (*Hifz al-'Aql*). Then, an entrepreneur who has a clear scientific basis can certainly educate his company, his family, and ensure that his descendants obtain a correct understanding of religion, which will certainly protect the generations to come (*Hifz an-Nasl*). And in the context of business or economics, someone who lacks knowledge can cause financial losses by making wrong decisions. Therefore, this principle demands professionalism in certain skills, meaning it preserves Honor (*Hifz al-Māl*). This verse shows that it emphasizes the importance of seeking expert help and conveying knowledge, conveying the truth in the heart, words, and deeds, including in business. This aims to shape people who have professionalism and expertise in various aspects of life to achieve *Maqasid Shari'ah* (Kholil, 2025).

Corporate Social Responsibility (CSR) and Sustainability

Conceptually, Corporate Social Responsibility (CSR) is an approach in which companies integrate social concerns into their business operations and interactions with stakeholders based on the principles of voluntarism and partnership (Santoso, 2022). This means that Corporate Social Responsibility is not a forced program, but rather a form of solidarity with fellow human beings, namely helping to ease the burden on others. And the positive effects are also felt by the company. Corporate Social Responsibility (CSR) means a commitment that comes from a company or business environment that provides a commitment to pay attention to social responsibility to the community with the aim of balancing economic, social, and environmental aspects. CSR aims to fulfill the company's obligations to the environment, employees (internal stakeholders), the community (external stakeholders), and is also related to the image or reputation of the company that provides benefits (Dewi, 2018). Therefore, it is important to note the important understanding related to the definition of Corporate Social Responsibility, that CSR is not a company donation, meaning that CSR exists as the social and environmental responsibility of every organization, especially in this case, companies. Both positive and negative impacts. If CSR is understood as a company donation, this can lead to the misuse of CSR funds by certain individuals.

Business ethics need to be maintained through internalization/socialization/inculturation from one generation to the next. Preservation begins with oneself, family, community, country, and the world (Santoso, 2022). The Quran, as a guide for human life, certainly provides everything needed for a meaningful life, not only in this world but also in the hereafter. The Quran, with the aim of *Shari'ah*, commands us to do good and prohibits things that are forbidden. In terms of social concern for others, the Quran provides an explanation in Surah At-Taghabun verse 16, as follows:

فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ وَمَنْ يُوقِ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ ﴿١٦﴾

"So fear Allah as much as you are able, listen and obey, and seek good provision for yourselves. And whoever is protected from his stinginess, then they are the successful ones."

This verse commands His servants in general to fear Allah as much as possible, including in caring for their children and wives and in managing their wealth, so they must strive to manage and care for all of this as best as possible. This verse also mentions the importance of giving. Allah subhanahu wa ta'ala says وَأَطِيعُوا "be obedient" in various ways, then Allah Subhanahu wa Ta'ala specifically mentions these types of obedience in His words وَأَنْفِقُوا "and give, you". The case of corruption of Bank Indonesia's (BI) corporate social responsibility (CSR) funds has reached the House of Representatives (DPR). The Corruption Eradication Commission (KPK) suspects that trillions of rupiah in CSR funds have flowed to Commission XI of the DPR,

which is responsible for finance, national development planning, monetary affairs, and the financial services sector. Regarding this, he admitted to using CSR funds for outreach activities in his electoral district. He also admitted that the entire Commission XI of the House of Representatives received trillions of rupiah in CSR funds to finance programs in their respective constituencies. However, the misuse of these CSR funds has sparked public concern about how state funds intended for humanitarian missions are being diverted to personal/group interests. CSR funds are usually used to build public facilities for marginalized groups, empower communities through various populist programs that support the quality of life of the community, and so on. When these funds are actually managed by politicians to enrich themselves and realize their personal political agendas, this is a betrayal of the people's mandate that is shameful and insulting to the people. This is an example of news about the misuse of CSR funds in an institution, which is very detrimental to the community and, of course, the state as the manager (Rahmi & Nazwa, 2023).

From Immanuel Kant's perspective (Abdullah, 2022), the corruption of CSR funds by BI and the DPR is an immoral act because it violates the principle of universality, ignores good intentions and moral obligations, and treats people as tools for personal gain. Such actions violate ethics because they are not in accordance with moral and legal obligations. Therefore, these actions must be dealt with firmly to restore justice and maintain moral integrity in society. If CSR funds are misused, then this violates the principles of *amanah* (trust) and *maslahah* (public interest). In business ethics, the practice of corruption of corporate social responsibility (CSR) funds does not reflect the objectives of Islamic law, because this misuse does not cause problems, meaning that it does not pay attention to the five objectives of the law, namely protecting religion, protecting life, protecting reason, protecting offspring, and protecting property. Thus, every human being needs to practice all the morals or ethics that exist in daily life, including in business or carrying out trust. The Quran provides very comprehensive guidelines for a good life and provides benefits or solves problems. It appears that the Quran instructs us to consistently practice piety, which entails fulfilling the commands of Allah and His Messenger. Business ethics in the Quran provide a strong moral foundation for implementing CSR. These moral principles are as follows:

- a. Honesty (*At-Tawbah* 119), that honesty is not only about telling the truth, but also about sincerity in practicing religion wholeheartedly and sincerely, and being in an environment of honest people is an important factor.
- b. Trust (*Al-Baqarah* 283), the importance of maintaining trust as a reflection of faith, as well as a strict prohibition against betrayal.
- c. Responsibility (*Al-Insan* 3), the importance of fulfilling responsibilities because it will affect present and future life.
- d. Professionalism (*Al-Anbiya* 7), emphasizing the importance of knowledge and consultation with experts, having principles of professionalism is an obligation.

By following these principles, CSR is not only a formal program, but also a form of worship and a real contribution to the welfare of society and social justice, and can be a guide for companies in managing CSR funds (Bustami et al., 2021). At the very least, companies or organizations that implement business ethics and corporate social responsibility will provide the following benefits:

- a. Assisting in the development of the area surrounding the company.
- b. Gaining the trust of consumers and the surrounding community.
- c. Avoiding internal and external conflicts surrounding the company.
- d. Indirectly assisting in the promotion of the company.
- e. And sustainability.

Similar to the implementation of good business ethics, sustainability in business practices also plays a role in three key elements: economic, social, and environmental. This helps companies establish a more positive image in the eyes of customers, investors, and the broader community. This means that a business can be considered sustainable if all its activities and production processes actively contribute to environmental protection, empower and improve the welfare of local communities, and continue to generate profits.

CONCLUSION

Business ethics in the Al-Quran serve as a guide to morals and moral values in conducting business activities, rooted in the teachings of the Al-Quran. These teachings are implemented in daily life, guided by

the moral values outlined in the Al-Quran. The moral values of the Koran in the study of business ethics in this research, the author found and analyzed four main terms, namely honesty, trustworthiness, responsibility and professionalism, and in each term above there are three verses each which have substance that is relevant to the study of business ethics. All business ethics verses in this study are stronger as categorical imperatives, not just if someone wants certain benefits. This means that it reflects the moral and spiritual obligations that every Muslim is expected to fulfil. A business can be said to be sustainable if all its activities and production processes actively contribute to protecting the environment, are empowering and socially responsible, and still make a profit. Thus, by applying the deontological principles of Kant and then *Maqasid Shari'ah* to business ethics at this time, it is important to carry out obligations without compromise and implement the principles of morality, namely honesty, trust, responsibility, professionalism and all life activities, both social and business, with this of course it will prevent all harm and bring benefits for the good of humanity.

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