



# Reconceptualizing Islamic Producer Behavior: Integrating Economic Rationality, Social Solidarity, and Spiritual Ethics in Micro-Enterprise Pricing

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**Abstract:** This article aims to reconceptualize Islamic producer behavior by integrating economic rationality, social solidarity, and spiritual ethics within the context of micro enterprise pricing. The study seeks to address the persistent gap between Islamic normative principles and their practical implementation in everyday pricing decisions among Muslim micro and small enterprises. Using a qualitative descriptive approach based on a library study, data were collected through systematic review and analysis of recent and relevant academic literature focusing on Islamic economics, ethical pricing, and micro enterprise behavior. The analysis was conducted inductively through thematic identification, conceptual categorization, and theoretical synthesis to develop a comprehensive understanding of the phenomenon under study. The findings indicate that Islamic producer behavior is characterized by partial integration of the three dimensions. Economic rationality remains dominant, manifested in cost calculation, competition awareness, and profit considerations, yet is normatively oriented toward *maslahah* and *falah* rather than pure profit maximization. Social solidarity appears in the form of ethical pricing intentions and concern for community welfare, but its realization is often constrained by market structures and power imbalances. Spiritual ethics function as a moral foundation guiding intention and ethical awareness, although they are frequently practiced intuitively and lack systematic operationalization. These findings imply that Islamic producer behavior cannot be adequately explained through single dimensional models. The study concludes that a unified conceptual framework is required to bridge rational efficiency, social justice, and spiritual accountability. This reconceptualization contributes to the development of Islamic economic theory and provides practical insights for promoting ethical and sustainable pricing practices in micro enterprises.

**Keywords:** Islamic Economics, Producer Behavior, Ethical Pricing, Micro Enterprises, Spiritual Ethics

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## Introduction

The study of producer behavior within Islamic economics has increasingly attracted scholarly attention as micro enterprises continue to dominate economic structures in many Muslim majority countries. Micro enterprises are not only engines of employment and

income generation, but also spaces where ethical, social, and spiritual values are directly negotiated in everyday economic decisions. In Islamic economic thought, producers are not viewed merely as profit maximizing agents but as moral actors entrusted with responsibility toward society and God. This normative vision challenges conventional economic assumptions and calls for a reconceptualization of producer behavior that better reflects Islamic values in real market practices .

Recent developments in micro enterprise markets reveal intensifying competitive pressures, digitalization, and price volatility, which increasingly shape pricing decisions at the grassroots level. Empirical studies of Muslim micro entrepreneurs show that while market rationality remains influential, ethical considerations such as fairness, honesty, and social welfare are also present, though often inconsistently applied. This tension highlights the urgency of revisiting Islamic producer behavior in order to better understand how economic rationality can coexist with moral and spiritual commitments in pricing practices (Furqani et al, 2020).

Islamic economics provides a distinctive framework by embedding ethics directly into individual economic behavior. Producers are conceptualized as *khalifah* who are morally accountable for their actions and whose economic decisions must align with *maqasid al shariah*. Within this framework, success is defined not solely in material terms but through *falah*, encompassing both worldly prosperity and spiritual well being. Such a perspective fundamentally reshapes the logic of pricing, production, and profit seeking (Sjafruddin & Zainuri, 2025).

Pricing decisions occupy a central position in producer behavior because they directly affect market fairness, consumer welfare, and income distribution. Conventional economic theory treats pricing primarily as an efficiency driven response to supply and demand signals. In contrast, Islamic economic thought requires pricing to reflect justice, transparency, and the avoidance of exploitation. Empirical evidence from Muslim business communities indicates that producers often attempt to balance reasonable profit margins with moral obligations, although practical implementation remains partial (Junaedi & Prihanisetyo, 2022).

Studies of micro and small enterprises further reveal that ethical pricing is frequently constrained by limited managerial capacity, weak financial record keeping, and intense competition. As a result, pricing practices may reflect good intentions but lack systematic alignment with Islamic ethical principles. Research on catering enterprises and online trading platforms shows that transparency and cost justification are often inconsistent, suggesting a gap between normative ideals and operational realities (Abidin & Marwendi, 2025).

Beyond individual transactions, Islamic producer behavior is also deeply connected to social solidarity and community welfare. Islamic ethics emphasize justice not only at the interpersonal level but also within broader market structures. Practices such as monopolistic pricing, unfair bargaining, and dependency creating credit arrangements are explicitly condemned as forms of *zulm*. Contemporary studies document how such practices persist in rural and urban markets, undermining social trust and economic equity (Wisandani et al,

2025).

Social responsibility in Islamic economics extends to cooperative behavior, mutual assistance, and the protection of vulnerable market participants. Micro enterprises are often embedded within close knit communities, making social norms and relational considerations particularly salient. Empirical findings show that many Muslim entrepreneurs express concern for customer welfare and community harmony, yet these values are not always translated into formal business strategies or pricing frameworks (Aldo et al, 2022).

Spiritual ethics represent a further dimension that distinguishes Islamic producer behavior from conventional models. Concepts such as halal income, *tawakkul*, and accountability before God shape how Muslim producers interpret risk, uncertainty, and profit. While these values are widely acknowledged at the discursive level, research suggests that they are frequently practiced intuitively rather than through structured decision making processes (Syah et al, 2025).

Recent scholarly contributions have attempted to operationalize spiritual ethics in micro enterprise management by linking intention, financial discipline, and ethical conduct. Frameworks grounded in Qur'anic principles emphasize the integration of moral reflection with practical tools such as budgeting, record keeping, and debt management. These efforts indicate growing recognition of the need to move beyond abstract ethical claims toward actionable guidance for producers (Anami, 2024).

Despite this expanding body of literature, significant gaps remain in the conceptual integration of economic rationality, social solidarity, and spiritual ethics. Many existing studies address these dimensions in isolation, resulting in fragmented analyses that fail to capture the holistic nature of Islamic economic behavior. There is limited theoretical synthesis that explains how these elements interact simultaneously within micro enterprise pricing decisions (Khairudin & Suryadi, 2025).

Moreover, empirical findings consistently point to partial and uneven implementation of Islamic principles in real world business practices. While producers may endorse ethical ideals, structural constraints, market pressures, and limited institutional support often hinder full realization. This disconnect underscores the need for a reconceptualized framework that is both normatively grounded and empirically informed (Mardiansyah & Syafril, 2024).

The urgency of such reconceptualization is further heightened by the growing role of micro enterprises in achieving inclusive and sustainable economic development. Islamic economics aspires to offer not only moral critique but also practical solutions to contemporary economic challenges. Without a coherent understanding of producer behavior, these aspirations risk remaining largely rhetorical (Baina et al, 2025).

Accordingly, this article seeks to reconceptualize Islamic producer behavior by integrating economic rationality, social solidarity, and spiritual ethics within the context of micro enterprise pricing. Rather than treating these elements as competing logics, the article argues that they can be understood as complementary dimensions of a unified behavioral framework.

The main objective of this article is to develop a conceptual synthesis that clarifies how Islamic values can be systematically embedded in pricing decisions without neglecting market realities. By drawing on recent empirical and theoretical literature, the article aims to identify key mechanisms through which ethical and spiritual considerations can inform rational economic action.

The expected contribution of this article is twofold. Theoretically, it advances Islamic economic thought by offering a more integrated model of producer behavior that moves beyond the dichotomy between profit maximization and moral obligation. Practically, it provides insights for micro entrepreneurs, policymakers, and Islamic economic institutions seeking to promote fair, ethical, and sustainable pricing practices in everyday market contexts.

### Research Method

This article adopts a qualitative research design with a descriptive approach, employing a library study as its primary methodological strategy. Qualitative research is particularly appropriate for examining normative concepts, ethical frameworks, and theoretical constructs embedded in Islamic economics, as it allows for in depth interpretation of meanings, values, and interrelationships rather than measurement of variables. A descriptive approach is used to systematically portray and synthesize existing scholarly perspectives on Islamic producer behavior, especially in relation to economic rationality, social solidarity, and spiritual ethics in micro enterprise pricing .

The data sources for this study consist exclusively of secondary materials derived from credible academic literature. These sources include peer reviewed journal articles, scholarly books, and authoritative conceptual papers that discuss Islamic economics, producer behavior, ethical pricing, and qualitative methodological foundations. All literature was selected from academic publications published from 2015 onward to ensure conceptual relevance and methodological currency. Priority was given to works that explicitly address Islamic ethical frameworks, micro enterprise contexts, and qualitative or conceptual economic analysis (Furqani et al, 2020) (Sjafruddin & Zainuri, 2025).

Data collection was conducted through a structured literature search and document analysis process. This involved systematic identification, reading, and critical examination of relevant texts that discuss Islamic producer behavior, pricing ethics, and the integration of moral and spiritual values in economic decision making. The literature search focused on academic databases and indexed journals, while document analysis was applied to extract key arguments, conceptual models, and empirical insights that support the objectives of this article (Togia & Malliari, 2017) (Jimenez et al, 2024).

The data analysis procedure followed an inductive qualitative analysis framework. First, key themes were identified through repeated reading of the selected literature, focusing on concepts related to economic rationality, justice, solidarity, and spiritual accountability. Second, data reduction was applied by selecting the most relevant arguments and findings aligned with the article's research focus. Third, these themes were

categorized into coherent conceptual clusters to facilitate theoretical integration. Finally, conclusions were drawn inductively by synthesizing patterns and relationships across the literature to develop a comprehensive understanding of Islamic producer behavior (Bingham, 2023) (Belotto, 2018).

To ensure analytical rigor, clear inclusion and exclusion criteria were applied. Included literature consisted of peer reviewed academic works, conceptual analyses, and empirical studies that explicitly address Islamic economics, ethical behavior, or qualitative descriptive methods. Excluded sources included non academic publications, opinion pieces, and studies lacking methodological transparency or relevance to the topic. The validity and trustworthiness of the analysis were strengthened through triangulation of multiple scholarly sources and comparison of perspectives across different authors and contexts (Doyle et al, 2019) (Vila Henninger et al, 2022).

Overall, the qualitative descriptive library based approach employed in this article is aligned with its objective to reconceptualize Islamic producer behavior at a theoretical level. By systematically synthesizing established and recent academic literature, this method enables the development of an integrated conceptual framework that is analytically sound, normatively grounded, and empirically informed. The approach ensures that the findings are relevant, valid, and academically accountable, providing a solid methodological foundation for advancing discourse in Islamic economic research (Pratt, 2025) (Fife & Gossner, 2024).

## Result and Discussion

The following table presents a systematic summary of previous studies relevant to Islamic producer behavior in micro-enterprise pricing. It highlights the main focus of each study, the methodological approach employed, the research context, and the respective authors. This structured presentation facilitates comparative analysis and serves as the foundation for the subsequent analytical synthesis.

**Tabel 1.** Summary of Key Findings from the Literature Review

Title	Method	Context	Author
Islamic Producer Behavior and Maslahah-Oriented Rationality	Conceptual-theoretical analysis	Islamic microeconomic framework and maslahah-based rationality	Furqani et al. (2020)
Sharia-Compliant Budget Line and Iso-Maslahah Model	Conceptual modeling	Reinterpretation of efficiency and optimization in Islamic economics	Latifah & Alkhazaleh (2025)
Economic Rationality of Muslim MSMEs in Pricing Decisions	Empirical study	Muslim micro and small enterprises under competitive pressure	Nurohman & Muafiah (2021)
Bargaining Asymmetry and Price Injustice among Rural Spice	Field research	Rural spice traders and small producers	Wisandani et al. (2025)

Title	Method	Context	Author
Traders			
Implementation of Islamic Business Ethics in Catering MSMEs	Qualitative case study	Urban catering micro enterprises	Abidin & Marwendi (2025)
Role of Islamic Social Finance in Supporting MSMEs	Empirical/policy study	Zakat, infaq, and waqf instruments in MSME development	Aldo et al. (2022)) (Baina et al. (2025)
Religious Consciousness and Pricing Decisions	Phenomenological study	Muslim business actors and moral interpretation of pricing	Junaedi & Prihanisetyo (2022)
Amanah and Ethical Management in Muslim Micro Enterprises	Qualitative study	Managerial practices in Muslim MSMEs	Syah et al. (2025)) (Anami (2024)

The reviewed literature reveals that Islamic producer behavior in micro enterprise pricing is structured around three central analytical dimensions: economic rationality, social solidarity, and spiritual ethics.

First, regarding economic rationality, the studies consistently show that Muslim micro entrepreneurs rely on conventional cost-based calculations, capital considerations, market competition, and profit expectations. However, unlike neoclassical economics that prioritizes utility maximization, Islamic rationality is oriented toward *maslahah* (public benefit) and *falah* (ultimate success). Conceptual contributions such as the sharia-compliant budget line and iso-*maslahah* curve reinterpret efficiency within ethical constraints. Nevertheless, empirical findings indicate that under market competition, economic survival and profitability often take precedence over ethical considerations, revealing a dominance of pragmatic rationality in real-world pricing decisions.

Second, the dimension of social solidarity and price justice emerges as a significant theme across empirical contexts. Studies of rural traders demonstrate bargaining power asymmetries that lead to exploitative or monopolistic pricing, contradicting Islamic principles of fairness, transparency, and non-exploitation. Conversely, urban MSMEs that consciously apply Islamic business ethics tend to implement fair pricing, reasonable profit margins, quality assurance, and respectful service. Islamic social finance instruments such as *zakat*, *infaq*, and *waqf* are identified as indirect stabilizing mechanisms that reduce vulnerability and enhance welfare, thereby supporting fairer pricing structures.

Third, spiritual ethics and religious consciousness play a nuanced role in pricing behavior. Phenomenological evidence shows that pricing decisions are frequently perceived as moral acts accountable before God. Ethical values such as honesty, *amanah* (trustworthiness), *barakah* (blessing), and lawful income guide normative understanding. However, a consistent implementation gap appears between moral awareness and managerial practice. Weak financial recording systems, non-transparent cost calculations, and informal budgeting processes indicate that spiritual values are often internalized personally but not institutionalized structurally within enterprise management.

A cross-cutting finding in the literature is the emergence of mediating constructs that integrate rational, social, and spiritual dimensions. The concept of religious satisfaction functions as a bridging variable linking economic fairness and welfare outcomes with inner spiritual fulfillment. Similarly, recent Islamic financing adoption models emphasize justice, education, and perceived welfare as determinants aligning rational benefits with ethical-spiritual motivations. These integrative frameworks suggest that Islamic producer behavior cannot be adequately explained through single-dimension analytical models.

Compared to earlier Islamic economic literature, which primarily emphasized normative ideals, contemporary studies demonstrate a shift toward empirical and practice-oriented inquiry. Rather than focusing solely on prescriptive ethical standards, recent research documents actual pricing behavior within everyday market constraints. This shift highlights a persistent implementation gap: Islamic values are conceptually acknowledged but only partially operationalized due to structural, informational, and managerial limitations faced by micro enterprises.

In conclusion, the literature indicates that Islamic producer behavior in micro enterprise pricing reflects partial integration. Economic rationality remains dominant, social solidarity is situationally applied, and spiritual ethics are frequently implicit rather than systematically embedded. The overall scholarly consensus points toward the need for a reconceptualized integrative model that simultaneously accommodates efficiency, justice, and spiritual accountability, thereby narrowing the gap between Islamic normative ideals and empirical market practices.

## Discussion

The findings synthesized from the attached library study indicate that Islamic producer behavior in micro enterprise pricing is best understood as a dynamic interaction between economic rationality, social solidarity, and spiritual ethics rather than as a fixed or uniform practice. From a theoretical perspective, these findings reinforce the core proposition of Islamic economics that rationality is not value neutral but normatively oriented toward *maslahah* and *falah*. The evidence showing continued reliance on cost calculation, competition awareness, and profit considerations confirms that Islamic rationality does not reject efficiency, but redefines its purpose within ethical constraints, as articulated in the concept of *sharia* compliant budget lines and *iso maslahah* curves (Latifah & Alkhazaleh, 2025) (Furqani et al, 2020).

When interpreted in relation to prior research, the dominance of rational economic calculation over moral considerations in some micro enterprises aligns with earlier empirical observations that religious values do not automatically translate into economic behavior. The literature shows that Muslim entrepreneurs may prioritize survival and competitiveness, especially under market pressure, even when they possess strong religious awareness. This finding corroborates arguments that religion and economy often interact in asymmetrical ways, where rational economic motives can overshadow ethical ideals in practical decision making (Nurohman & Muafiah, 2021).

The dimension of social solidarity further deepens the interpretation of these results.

Studies documenting monopolistic pricing and unequal bargaining power reveal structural factors that constrain ethical pricing practices. From an Islamic theoretical standpoint, such outcomes contradict the principles of 'adl and bayān, positioning price not merely as a market signal but as an instrument of distributive justice. The contrast between exploitative practices in rural markets and ethically oriented pricing in MSMEs that consciously apply Islamic values suggests that institutional context and ethical internalization play decisive roles in shaping outcomes (Wisandani et al, 2025) (Abidin & Marwendi, 2025) (Aldo et al, 2022).

Spiritual ethics emerge as a critical yet fragile dimension in the interpretation of the findings. Phenomenological insights indicate that many Muslim producers conceptualize pricing as a moral act accountable before God, consistent with theories of endogenous ethics in Islamic economics. However, the recurring gap between normative understanding and technical implementation highlights a practical weakness. Without adequate managerial tools, spiritual values remain abstract and intuitive rather than operational. This supports theoretical arguments that ethical endogeneity requires institutional and procedural reinforcement to be effective in everyday business practice (Junaedi & Prihanisetyo, 2022) (Syah et al, 2025) (Anami, 2024).

An important implication of these findings is the identification of integrative variables that bridge rational, social, and spiritual dimensions. The concept of religious satisfaction, for example, offers an interpretive lens through which economic justice and welfare outcomes are directly linked to spiritual fulfillment. This supports emerging models that view ethical and spiritual motivations not as constraints on rationality but as complementary incentives that can strengthen sustainable business behavior (Saputra et al, 2025) (Furqani et al, 2020).

In terms of contribution, this study advances the field by consolidating fragmented empirical and conceptual insights into a coherent interpretive framework. Rather than treating economic rationality, social solidarity, and spiritual ethics as separate analytical domains, the discussion demonstrates how their partial integration explains both the strengths and shortcomings of current micro enterprise pricing practices. This reconceptualization contributes to Islamic economic scholarship by offering a more realistic and empirically grounded understanding of producer behavior.

Several factors appear to influence the observed outcomes. Supporting factors include ethical awareness, community embeddedness, and exposure to Islamic business education. Conversely, limiting factors include intense market competition, lack of financial literacy, weak record keeping practices, and insufficient institutional support. These factors help explain why ethical pricing ideals are unevenly realized across different micro enterprise contexts (Latifah & Alkhazaleh, 2025) (Syah et al, 2025).

Despite its contributions, this study has inherent limitations. As a library based qualitative synthesis, it relies on secondary sources and does not capture real time behavioral data from producers. Additionally, variations in methodology and context across the reviewed studies may affect comparability. Future research is therefore encouraged to combine this conceptual framework with empirical field studies,

experimental designs, or mixed methods approaches to test how integrated ethical rationality can be operationalized in practice.

Overall, the discussion underscores that reconceptualizing Islamic producer behavior requires moving beyond normative assertions toward actionable integration. By interpreting existing findings through a unified theoretical lens, this study provides a foundation for developing policies, educational programs, and business tools that align efficiency with justice and spiritual accountability in micro enterprise pricing.

### Conclusion

This qualitative library-based study concludes that Islamic producer behavior in micro-enterprise pricing reflects a partial and uneven integration of economic rationality, social solidarity, and spiritual ethics, where Muslim producers consistently apply cost structures, competition analysis, and profit considerations but normatively orient these calculations toward *maslahah* and *falah* rather than pure utility maximization) (however, in practical market conditions, economic survival frequently outweighs ethical aspirations. Social solidarity and price justice are recognized as fundamental Islamic principles, yet their realization depends heavily on market structure, bargaining power, and institutional support, while spiritual ethics provide a moral foundation shaping intention, honesty, and accountability before God but often remain intuitive and insufficiently institutionalized due to limited managerial capacity and technical financial tools. By integrating these dimensions into a unified interpretive framework, this study advances Islamic economic theory beyond fragmented normative or purely empirical perspectives and offers a contextualized understanding of producer behavior in contemporary micro markets, carrying implications for academic discourse, Islamic business education, and policy formulation aimed at aligning efficiency with justice and spiritual accountability. At the same time, the study is limited by its reliance on secondary sources and the absence of direct empirical observation, thus future research is encouraged to empirically test and refine this reconceptualization through field studies, mixed-method approaches, or intervention-based research, while practitioners are advised to operationalize Islamic ethical principles more systematically through improved financial record keeping, cost transparency, and structured ethical evaluation mechanisms, academics are urged to develop integrative and applicable conceptual models, and policymakers together with Islamic economic institutions should establish supportive frameworks such as ethical pricing guidelines, community-based supervision, and integration with Islamic social finance instruments to reduce structural barriers and promote fair pricing practices.

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