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Article

Maximizing Business Profit: A Perspective from Islamic Economic Law

[1]Muhammad Irkham Firdaus, [2]Saepul Nasution, and [3]Devid Frastiawan Amir Sup

[1 3] Universitas Darussalam Gontor, Indonesia
[2] Universiti Islam Sultan Sharif Ali, Brunei Darussalam

* Corresponding author: Irkham.firdaus@unida.gontor.ac.id

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ABSTRACT

Profit is the main goal taken by businessmen. The amount of profit earned is used as a measuring tool to evaluate the success of a business, so the profit earned must be higher than the cost of production. Nevertheless, there are business actors who take profits that are too large to be detrimental to consumers, so it is necessary to have a good profit standard, where the profits taken still benefit the businessman and not harm the consumer. So the profit taken must be fair and balanced with the cost of production taken. One of the characteristics of a capitalist economy is to minimize capital and obtain maximum profit. Whereas in Islamic economics the profit taken must be fair according to the capital issued. Islam is not specified, but a good profit does not exceed one -third of the capital. The concept of the goal of falah in Islamic business is problematic, and the ultimate goal is the good of the world and the hereafter. In this paper, we will discuss the law of maximizing business profits in Islamic Economic Law, as well as explain the concept of profit taking in Islam.

Keywords: Maximization, Profit, Law, Islamic Economics

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INTRODUCTION

The main purpose of a company or businessman is to make a profit. Profit is a reflection of asset growth. These profits or gains are derived from the process of capital conversion and their use in trade (Ariyasa et al., 2019). In addition, there are certain factors that influence the profits that a businessman will take. so that there are several theories that serve as benchmarks in determining the profits to be taken.

Of course all businessmen want a very large profit from the capital and costs incurred. The desire to make large profits from the capital issued can be called profit maximization. Maximizing profits can be done by reducing capital and costs incurred, thereby increasing the profits earned (Fais & Dian, 2018). If the maximum profit is taken, the percentage of profit taken reaches 100% of the capital raised.

Then to achieve the goals of businessmen, they must be able to compete in the market with other companies. Competition is a dynamic process between businessmen or sellers with the aim of winning the competition in the market. If the main goal of a businessman is maximum profit, then the businessman may be tempted to engage in unfair competition. Such as manipulating prices, manipulating costs and capital, and committing bad deeds that of course violate Islamic law.

However, profit maximization is not only based on bad actions, but in certain cases profit maximization can occur naturally, for example, large profits are taken naturally because the demand for goods is large, while the availability of goods is small, then the price of goods will automatically decrease.higher, this is based on supply and demand theory (Adriani et al., 2022). Especially in the case of stock trading, practically people will buy stocks at a low price and will resell when the price is high, even the selling price can be very high than the initial purchase price or capital.

Another factor in maximizing profits is based on the mortgage of the business or the company run, if the company runs a high risk business, then the company will take a very large profit, even if the capital and costs incurred are small (Suharya et al., 2021). For example, companies involved in the mining sector have significant risks, such as employee deaths and accidents. And there are several other real factors that drive profit maximization.

Indeed, in Islam there is no definite provision in determining profit. There are several opinions among scholars about the determination of the profit that can be taken by a trader. This has led to a debate among the public about fair profits to use. Therefore, it is necessary to explore in more depth about the benefits in accordance with the fiqh of muamalah maliah in Islam. Then what about the view of Islamic economic law regarding profit maximization in business.

LITERATURE REVIEW

Definition of Profit

Profit according to T. Gilarso is the difference between the total capital receipts and the total of all costs (Gilarso, 2003). Another definition clarifies that profit is the amount remaining after fixed costs and variable costs are deducted from revenue (Sastradipura, 2004). Whereas in Arabic profit is ribh (rabihah), which means profit means growth in trade, or profit or proceeds from transactions. A person who trades will benefit from the results of his trading. According to Yusuf Qardhawial-ribh is the additional price obtained by the trader between the price of the buyer and the seller of the goods being traded (Qordowi, 1997). More specifically, according to Sholihin profit is the excess of income compared to the total cost incurred to obtain that opinion; profits derived from trade (Sholihin, 2010).

Indeed the definition of profit can be divided into 2 scientific forms. First, profit in the economy is defined as the increase in an investor's wealth as a result of his or her investment, after deducting the costs associated with that investor. Second, profit in accounting is defined as the difference between the selling price and the cost of production. The difference lies in the definition of cost (Tohari, 2015).

The value of profits taken by businessmen is influenced by several factors namely cost, selling price, sales volume and production (Putri, 2013). In addition, there are also tax factors associated with services or goods traded, such as Value Added Tax, which is a tax imposed when a company makes a purchase of taxable goods/services subject to tax from the Tax Imposition Base (SR, 2003).

Profit is sometimes equated with another concept of growth or improvement. The concept of growth, although it has an intersection of meaning with profit, is often used for more general or broader terms. Included in the concept of growth is usury. But there is a difference between riba and 'ribhun' or profit. In terms of fiqh, it is called by the name of growth. The name '(growth) `is the growth of income or property over a period of time.

From the various definitions above, there are several elements in profit according to Putri (2013), namely:

1. Income
   The amount of income received by a factor of production in exchange for services.
2. Load
   The amount of expenses incurred in assisting the process of obtaining goods or services.
3. Cost
   The amount of funds that arise when a company purchases goods or services that support production and operating activities.
4. Profit
   Total income in excess of capital issued. Total revenue received minus expenses.
5. Losses
   Total income is less than the capital issued.

Profit Theory

According to Mutia (2020) There are several theories about profit, namely:

1. Risk-Bearing Theory of Profit
   Profit theory carries risks, or profits earned by actors from businesses that have a high or above average level of risk, such as mining, oil or precious metals companies.
2. Frictional Theory of Profit
   Friction gain theory, or gain arising from the consequences of friction and long -term equilibrium disturbances. So the amount of profit is created from consumer demand, and also from various other factors, such as oil fuel requirements soar, because the majority of people own vehicles that use oil, then oil company profits soar, then if any. is an electric -powered motor vehicle, demand for fuel is declining.
3. Monopoly Theory of Profit
   Monopoly profit theory, or business actors who have the power to monopolize the market can emphasize the amount of output products produced, then can drive prices higher. Such as a monopoly on the amount of oil sold, and increasing oil wealth.
4. Innovatioan Theory of Profit
   The theory of innovation profit, or profit derived from innovation produced by businessmen, and with innovation they can be immune from competing in the market. Such as the innovation of electronic companies, mobile phones or televisions and so on.
5. Managerial Efficieny Theory of Profit
   The theory of management efficiency profits, or profits derived from efficient and good business management will earn high profits.

Types of Profit

1. Gross profit, which is the difference between sales and cost of goods sold.

2. Operating profit, which is the result of activities included in the company's plans unless there is a major change in the economy.
3. Profit before tax, is operating profit plus revenue and costs excluding operating costs.
4. Profit after tax or net income, i.e. profit after deducting various taxes and other operating costs (Iftitah, 2016).

Types of Profits in Islam

According to Ulama Malikiah, profit in Islam is divided into three types, namely

1. *Ar-Ribh at-Tijari* (Operating Profit)
   From the relationship between profit and name, ribh tijari can be defined as an increase in property that has been reserved for business as a result of the process of bartering and business travel. In this case, it includes the actual profit because the profit arises due to the buying and selling process. In this form, the profit also includes the name associated with the origin of the property.
2. *Al-Ghallah*
   Al-Ghallah is the addition of merchandise before the sale. Such as fur or milk from animals for sale, or dates bought for trade. This increase did not come from sources in the trade process and not from human effort.
3. *Al-Faidah*
   Al-Faidah, which is an increase in wealth marked by a difference between the price at the time of purchase and the selling price, which is something new and developed from property, such as milk from cows or goats that have been processed (Abdillah & Yazid, 2023).

The Concept of Determining Business Profit According to Ulama

The opinion of Wahbah al-Zuhaili, there is basically no clear limit or standard on benefits or benefits (Al-Zuhaili, 2002). The trader is therefore free to determine the desired profit from an article. Only, according to him, a (good) profit is a profit that does not exceed one -third of the cost of capital. The limits of profit in Islam are not explained by its standardization, but Wahbah al-Zuhaili argues like the Maliki scholars that good profit does not exceed one-third of capital.

Similarly, the opinion of Shaykh Muhammad bin Sholeh al-Uthaymi in his fatwa states that, there is no specific limit in taking advantage, because it includes the sustenance of Allah. Sometimes Allah bestows abundant sustenance on His servants, so that sometimes there are people who get a profit of 100% or more of their capital. When he buys goods at a low price, and sells goods when the price is high, then it goes down drastically again. Therefore, there is no limit to the profits that can be taken by a person, as long as there is no fraud in buying and selling (Nasution, 2018). It is legitimate to take 100% profit from capital can be strengthened by this argument:

Hadith from Urwah al-Bariqi he narrated:

دَفَعَ إِلَيَّ رَسُولُ اللَّهِ –صلى الله عليه وسلم– دِينَارًا لأَشْتَرِىَ لَهُ شَاةً فَاشْتَرَيْتُ لَهُ شَاتَيْنِ فَبِعْتُ إِحْدَاهُمَا بِدِينَارٍ وَجِئْتُ بِالشَّاةِ وَالدِّينَارِ إِلَى النَّبِيِّ –صلى الله عليه وسلم

Rasulullah sallallaahu 'alaihi wa sallam gave me 1 dinar to buy a goat, then I bought 2 goats with that money. Not long ago, I sold a dinar. Then I brought to the Prophet a goat and 1 dinar

Then I told the incident to the Messenger of Allah. Then he prayed,

بَارَكَ اللَّهُ لَكَ فِى صَفْقَةِ يَمِينِكَ

May Allah bless you in the transactions done by your hands. (Narrated by Turmudzi 1304, Daruquthni 2861, and Hasanan Shuaib al-Arnauth)

Hadith from Abdullah Zubair radhiyallahu 'anhuma, he narrated,

وَكَانَ الزُّبَيْرُ اشْتَرَى الْغَابَةَ بِسَبْعِينَ وَمِائَةِ أَلْفٍ ، فَبَاعَهَا عَبْدُ اللَّهِ بِأَلْفِ أَلْفٍ وَسِتِّمِائَةِ أَلْفٍ

Zubair once bought forest land for 170,000, then the land was sold by his son, Abdullah bin Zubair for 1,600,000 (History of Bukhari 3129).

However, some scholars from among the Malikiyya limit the maximum profit taking to no more than one -third of the capital. They equate it with a will, where the sharia limits it, i.e. only one -third. Because a will that exceeds the limit will be to the detriment of the other heirs. Similarly, excessive profits will be detrimental to consumers (buyers). Therefore, the highest profit should not exceed one-third (Al-Zuhaili, 1985). The opinion of Maliki scholars is analogized to a will which is only one -third so as not to burden the consumer. Yet, what is happening in society today is that the majority is over one -third.

Caliph Ali ibn Abi Talib once said, "*Take the profit or profit that is right for you, then you will be safe, and do not reject a little profit or profit that you receive because it will prevent you from getting a lot of benefits that you will receive.*" Hadith narrated by Ahmad No.4/221:

لَايَأْخُذَنَّ أَحَدُكُمْ مَتَاعَ صَاحِبِهِ لَعِبًاوَلَاجَادًّاوَإِذَاأَخَذَأَحَدُكُمْ عَصَاأَخِيهِ فَلْيَرْدُدْهَاعَلَيْهِ

Never joke about taking your brother's property, and don't take it seriously. And if you have taken your brother's staff, you should return it immediately

So taking advantage should be in a good and earnest way, should not take advantage only for self-interest that harms others and think of the rights of people so that Muslims do not suffer (Tamama, 2019).

According to Yusuf Qardhawi, the profits earned should be avoided from reasons and practices that are prohibited in religion and the country such as committing fraud, market games, price games by oppressing others. So that you can take huge profits as long as you do not violate these rules, and based on the pleasure of both parties. This means that the profits earned should not be detrimental and inconvenient to others.

Al-Ghazali was very critical of excessive profits. According to him, if the buyer offers a price higher than the current price, the seller must reject it, because the profit will be excessive, although this is not a common practice if there is no fraud in it. He stated that the normal profit should be between 5 and 10 percent of the commodity price, the seller should be guided by the profit that will be obtained from the real market that is the hereafter. In this regard, al-Ghazali emphasizes the advantage of making a profit according to Islamic law, where when a person trades, they return to the ultimate goal of goodness from now on. More specifically, he considers profit to be a form of reward for risk and uncertainty, as businessmen face difficulties in reaping profits and taking risks (Abdullah, 2010).

Abbas J. Ali, Abdulrahman Al-Aali, Abdullah Al-Owaihan in their paper entitled Islamic Perspectives on Profit Maximization stated that: "*the concept and practice of profit maximization are examined in terms of Islamic teaching and ethics. Islamic teaching generally approves lawful earnings and profit levels which do not lead to exploitation.*" (Ali et al., 2013). In Islam, excessive profits are feared to lead to exploitation, impede market functioning, and damage prices in the market. Therefore, it is better to take a reasonable profit to avoid this, even if it can be against the welfare of the people who want to take more profit in their buying and selling transactions.

Meanwhile, Zubair Hasan in his paper explained that "*Islam is aware of men"s inordinate love for material wealth So it advises them to be moderate in their drive for profit in trade, behave* *in prescribed ways, and take only what is legitimate."* Islam emphasizes not to take excessive profits in trade, to take the prescribed path in trade and to take only legitimate profits to be taken. Islam places great emphasis on its ummah to be good in terms of the world and the hereafter including in trade where halal in profit taking is the main thing.

Fatwa Lajnah Daimah explains that profits have no specific limitations. However, due to the supply situation of demand goods. Simply, it is recommended to traders to facilitate consumer affairs. Do not take advantage of the negligence of the buyer and then fool the sale and purchase transaction. So let him pay attention to the rights of the Islamic brotherhood. Good profits and no element of fraud and injustice are profits that are still within the limit of 1/3 of capital. However, there are other opinions that a good profit is 1/6 of the capital (Nasution, 2018).

METHODOLOGY

This type of research is library research,(Firdaus et al., 2020) which is research that examines data sources with documentation methods from books, journals, and scientific works that discuss the determination of profits in Islamic economic law, as well as the views of scholars on profit maximization. The approach used is a qualitative approach that is research that focuses on in-depth observation of business profit maximization in the perspective of Islamic Economic law.

RESULT AND DISCUSSION

Analysis of Islamic Economic Law Maximizing Business Profit Determination

The amount of profit earned by a businessman is a benchmark of the success of a business. If the profit earned is greater than the capital issued, then the business can be said to be successful or successful. Similarly conversely if the profit is less than the capital issued, then the business incurs a loss. So the percentage of profit that a business person can make is an important element in a business.

In Islamic economics there is no precise theory in determining prices. Some scholars only define the meaning and purpose of profit. While the limits of profit that can be taken, scholars differ in opinion. As explained by Wahbah al-Zuhaili, that in Islam there is no limit in determining profit, one can even take profit from 100%capital. This is clarified from the hadith of Urwah al-Bariqi and the hadith narrated by Turmudzi. The hadith explains that the Prophet allowed the taking of maximum profit, 100% of the capital and costs incurred (Shifa & Mutho`am, 2021).

However, there are also some scholars who forbid taking maximum profit in their business, as explained by the caliph Ali bin Abi Talib r.a, that he advised Muslims to take appropriate profit, meaning adjusted profit, neither big nor small.(Jamin, 2019) Maliki scholars also forbade taking large profits, so profit taking should not exceed one -third of the capital. Imam Al-Ghazali also strongly criticized excessive profit taking. According to him, the profit determined must be commensurate with the risk taken by the business actor, meaning that the profit taken must be commensurate with the cost and cost of capital incurred (Hendra & Ritonga, 2023).

Basically, businessmen can take advantage with several profit-taking theories, such as Risk-Bearing, Friction, Monopoly, Innovatioan, and Management Efficiency Theory (Rasyiddin et al., 2022). However, some of these theories need to be studied and deepened whether there are elements that violate Islamic economic law or not. Because as explained above, that there is no clear and detailed theory of profit determination in Islamic economic law.

Risk-Bearing theory is to take profits based on the risks of the business being run. Determining profits using this theory is very common, as it looks at risks that may be in a dangerous field, such as companies involved in oil mining, so that large profits are proportional to that field.

Friction theory is that excess supply and demand occur naturally. Taking maximum and large profits is influenced by high demand. However, this theory can be disputed, as sometimes supply and demand are manipulated by businessmen. This is related to Monopoly theory, where business actors have the power to monopolize the market and can emphasize the number of products produced, which can then drive prices higher. So if there are elements that are prohibited in Islamic law such as manipulation, hoarding, and injustice, the theory is prohibited in Islamic law.

Innovation theory is a theory that highlights innovation, innovation, creativity and commercial products. So that when the innovation is highly accepted and desired by consumers, the demand for goods will increase, so that prices will rise, and the profits obtained are also greater. So prices are determined naturally by supply and demand theory. So this Innovatioan theory has a close relationship with Frictional theory in determining the profits earned by business actors. So the determination of natural profits like this is of course permissible and does not contradict the values of Islamic economic law, because there is no element of fraud and ambiguity.

Management Efficiency Theory is a theory based on efficient and good management that will earn lucrative profits. This theory determines the price according to the capital and costs incurred. So that the profits earned are more efficient and fair to consumers (Rasyiddin et al., 2022).

From the various explanations above, which can affect the limits and amount of profits in accordance with Islamic economic principles are:

1. Modal

   The amount of start -up capital issued by the businessman. Capital can influence the amount of profit taken, but in determining profit several other elements are also required.
2. Costs

   Expenses incurred to produce goods. These costs are in the form of purchase of raw materials, labor/service costs, risk costs, and other administrative costs depending on the field of business.
3. Requests-offers

   Fair profit determination is closely related to naturally occurring pricing i.e. based on demand and supply of goods in the market, but profit determination based on demand and supply can also be manipulated by market monopolies, so be the case. as this is prohibited in Islamic law.
4. Innovation of goods and services

   Innovation of goods and services can also determine the amount of profit earned. If the goods or services traded have high innovation or creativity, it will affect the sales value, so that it can be a benchmark in determining profitability.
5. Field of business

   Businesses can take many forms and fields. If the field of business has very large risks, it can be considered in determining profitability.
6. Tax

   There are some countries that impose a tax on business transactions, such as value added tax (VAT), the selling price of goods will be more expensive, so that can affect the profits determined by the businessman, and this is allowed.

7. Zakat or infaq

   Zakat and infaq are instruments in Islamic economics, so if the business actor includes the percentage value of infaq and zakat in determining the profit, it is perfectly justified, with the knowledge of the consumer.

So basically the profit according to Islamic economic law, is not determined by the percentage of profit taken, but the process and method of profit taking, so that the conditions of profit that can be taken by business actors are:

1. Profits must be fair and not oppress others. Profits taken by business actors should not harm consumers.
2. Clear or no element of gharar. The determination of profit should not be arbitrary, the determination of profit must be based on a good arrangement and in accordance with theories and elements that are appropriate to Islamic economic law.
3. There is no element of fraud (manipulation), such as monopolizing the goods traded, then manipulating the price. Manipulating goods that do not match the capacity and quantity of the goods.
4. Determined profits are not taken with usury or interest.

If the demand for goods/services is high, then the profit taken must be lower. So the theory of supply and demand does not apply. Profit must put the interests of the people first.

CONCLUSION

Islam does not set clear profit limits, in fact some scholars argue that maximizing profits is permissible, this is evidenced from various hadiths of the Prophet SAW. Which explains that Rasulullah. does not forbid a friend who sells a goat 2 times the purchase price, then he gets 100% profit from the capital. But some other scholars forbid taking excessive profits, as it can oppress others. So the profit that can be taken by the entrepreneur must be a fair profit, the profit that does not contain the element of gharar, the profit that does not contain the element of manipulation (fraud), the profit that is not taken from usury, and the profit must prioritize benefits. of the people.

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