



Prodi Ekonomi  
Syariah

Ekobis: Jurnal Ekonomi dan Bisnis Syariah

Journal homepage: <http://jurnal.ar-raniry.ac.id/index.php/ekobis>

Volume 9, No. 1  
Januari-Juni 2025  
Halaman: 9-15

# ZISWAF'S Role as Community Empowerment Through One Family One Graduate Scholarship at Baitul Mal Aceh

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## ARTICLE INFO

Received 09 April 2025

Revised 12 May 2025

Accepted 22 May 2025

**Keywords:** *Optimization, Scholarships, Community Empowerment, Baitul Mal Aceh*

## ABSTRACT

Community empowerment through the One Family One Bachelor (SKSS) scholarship is a program that has the potential to develop society both economically, personally and socially. Therefore, this research examines community empowerment and its mechanisms and optimization. The purpose of this research is to determine the mechanism and optimization of community empowerment through SKSS scholarships at Baitul Mal Aceh. This research uses qualitative research methods with a field research approach. The research results show that the mechanism for community empowerment through the SKSS scholarship includes the objectives of the stages and the benefits obtained, where this mechanism is still not well realized. So the optimization of community empowerment through SKSS scholarships is seen from three dimensions of optimization, namely efficiency, effectiveness and economics, which are described by several indicators, which are still classified as less than optimal, because of the many obstacles and obstacles faced and the output that has not been achieved. However, on the other hand, Baitul Mal Aceh is currently trying to carry out an evaluation, designing a new, better system which is expected to optimize community empowerment through SKSS scholarships in the future.

## ABSTRAK

Pemberdayaan masyarakat melalui beasiswa Satu Keluarga Satu Sarjana (SKSS) merupakan salah satu program yang memiliki potensi dalam pengembangan masyarakat baik itu secara ekonomi, pribadi maupun sosial. Maka dari itu, penelitian ini mengkaji tentang pemberdayaan masyarakat serta mekanisme maupun optimalisasinya. Tujuan dilakukan penelitian ini adalah untuk mengetahui mekanisme dan optimalisasi pemberdayaan masyarakat melalui beasiswa SKSS pada Baitul Mal Aceh. Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan penelitian lapangan. Hasil penelitian mengemukakan bahwa mekanisme pemberdayaan masyarakat melalui beasiswa SKSS meliputi tujuan tahapan-tahapan serta manfaat yang diperoleh, yang mana mekanisme tersebut masih kurang terealisasi dengan baik. Sehingga optimalisasi pemberdayaan masyarakat melalui beasiswa SKSS dilihat dari tiga dimensi optimalisasi yaitu efisiensi, efektivitas dan ekonomis yang diuraikan dengan beberapa indikator-indikator masih tergolong kurang optimal, karena banyaknya kendala dan hambatan yang dihadapi serta output yang kurang tercapai. Akan tetapi disebalik itu Baitul Mal Aceh sedang berupaya melakukan evaluasi, merancang sistem baru yang lebih baik yang diharapkan kedepannya dapat mengoptimalkan pemberdayaan masyarakat melalui beasiswa SKSS.

## How to Reference:

Muksal., Arifin, Muhammad., Aspira, Muizatuil. (2025). ZISWAF'S Role as Community Empowerment Through One Family One Graduate Scholarship at Baitul Mal Aceh, *Jurnal Ekonomi dan Bisnis Syariah*, 9 (1), 9-15.

## 1. INTRODUCTION

The Regional Government, especially in Aceh, has made efforts to empower the community, including empowerment in the economic, socio-cultural, political and educational sectors. One of them is through Baitul Mal which makes zakat a use of funds, especially in eliminating social disparities and alleviating poverty. BMA has a strong commitment to empowering the community through work programs based on the Decision Document of the Aceh Baitul Mal Sharia Advisory Council Number 02/KPTS/2021 and Number 01/KPTS/2021 concerning the allocation of BMA zakat distribution in 2021, there are 38 zakat distribution work programs in 2021, of which 14 programs are education programs. This education program aims to educate the nation's children and provide better education assistance to people from underprivileged families ([baitulmal.acehprov.go.id](http://baitulmal.acehprov.go.id), 2022).

This education sector program has received a zakat budget distribution of more than IDR 25 billion. From these funding

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sources, BMA distributes them through fourteen scholarship programs and educational funding assistance, such as: full scholarships for Muslim children at the junior high school/Islamic junior high school and senior high school/Islamic senior high school levels, full scholarships for Muslim children at the undergraduate level (DIII/S1), ongoing scholarships for Muslim children at the elementary school/Islamic junior high school, junior high school/Islamic senior high school and senior high school/Islamic senior high school levels, full scholarships for One Family One Bachelor (SKSS), full scholarships for students/Islamic boarding school students, full vocational scholarships, ongoing scholarships for children with special needs, ongoing scholarships for outstanding students/Islamic boarding school students at the elementary school/Islamic junior high school, junior high school/Islamic senior high school and senior high school/Islamic senior high school levels, ongoing scholarships for Quran memorization students, ongoing scholarships for elementary school/Islamic junior high school, junior high school/Islamic senior high school/Islamic senior high school and senior high school/Islamic ... (Baitul Mal Aceh, 2022).

So, with the existence of this scholarship program and educational funding assistance, it is hoped that it will be able to empower the community by using and distributing zakat funds properly, on target and evenly, so that people whose economy is below average feel very helped and there is no educational gap in order to improve the quality of education better. From the existing educational programs, the researcher's focus is the One Family One Bachelor Scholarship program. This scholarship program is a new program that has existed since 2016, in the form of a full scholarship given to high school graduates from poor families to continue their higher education in quality educational institutions, as a form of attention and encouragement to improve development in the future through the young generation of Aceh (Baitul Mal Aceh, 2022).

In terms of distributing this SKS scholarship, BMA collaborates with the Islamic Financial Institution, namely Bank Aceh Syariah. Since 2016, Bank Aceh Syariah has been a partner in transactions, zakat deposits, and distributing scholarships and education funds from zakat funds to the poor or scholarship recipients (Baitul Mal Aceh, 2022). In 2021, BMA tried to improve the system and evaluate the impact of this scholarship, the result was that there were no scholarships for new students, only continuing the existing quota, due to weak internal factors and suboptimal assistance (interview 01, 13 September 2022).

In 2022, BMA has not yet opened a new quota for scholarship recipients because it is still in the evaluation process. Therefore, it is hoped that BMA will optimize monitoring and evaluation so that this program can continue to be distributed. The efforts to distribute these scholarships are expected to be able to optimize zakat management professionally and responsibly in order to achieve the expected goals, namely being able to empower the community so that more Human Resources (HR) are created who are empowered and competent and can minimize poverty rates, especially in Aceh.

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## 2. LITERATURE REVIEW

### Optimizing Community Empowerment through Zakat

Optimization is the result obtained according to desire, so optimization is the achievement of results according to expectations effectively and efficiently. According to Poerdwadarminta (2014), optimization is the achievement of results according to expectations effectively and efficiently. In other words, optimization requires real action, be it in the form of a method, process or others so that it is more effective and efficient in realizing a hope.

Empowerment or power is a translation of the English empowerment, derived from the word "power" which means the power to do, achieve, do or enable. Empowerment can be interpreted as power in humans, a source of creativity (Baridi, Zein, Hudri, 2022). Empowerment in the context of society is the ability of individuals who are united in society to develop the empowerment of the community concerned. In other words, empowerment builds strength or ability in society to become more empowered (Sumodiningrat, Gunawan, 2002).

Zakat is a worship and social obligation for the aghnia (rich people) after their wealth meets the minimum limit (nishab) and a period of 12 months (haul). Which aims to realize equal justice in the economy. As one of the assets of Islamic economic institutions, zakat is a potential strategic source of funds for efforts to build community welfare (people). Therefore, the Qur'an provides guidelines so that the zakat collected is distributed to mustahik (people who are truly entitled to receive it) (Mahmud, 2006). Zakat is a worship and social obligation for the aghnia (rich people) after their wealth meets the minimum limit (nishab) and a period of 12 months (haul). Which aims to realize equal justice in the economy. As one of the assets of Islamic economic institutions, zakat is a potential strategic source of funds for efforts to build community welfare (people). Therefore, the Qur'an provides guidelines so that the zakat collected is distributed to mustahik (people who are truly entitled to receive it) (Mahmud, 2006).

If analyzed more broadly, zakat can be used as the last bastion for society in the economy so that it does not collapse when consumption capacity stagnates. Zakat allows the economy to continue running at a minimum level due to the guarantee of basic consumption by the state, so that zakat plays a very significant role in the economy as a form of empowerment (Rozalinda, 2014:272).

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consumption by the state, so that zakat plays a very significant role in the economy as a form of empowerment (Rozalinda, 2014:272).

Community empowerment in poverty alleviation through a long process can be achieved through a partial approach, namely by providing direct assistance in the form of regular alms from the rich and from zakat funds consumptively to the poor who are truly no longer productive (due to physical and mental disabilities). Structural approach, this approach model aims to eradicate poverty systematically, by eliminating the factors that cause poverty itself which are caused by internal and external factors. The most important factor in poverty alleviation among Muslims, in particular, is to increase the understanding of zakat in order to increase awareness of its experience, and intensify its implementation with a management system through a proportional and professional zakat institution (Qadir, 2001:210-224).

### Educational Scholarship from Baitul Mal Institution

In terms, the term Baitul Mal is not found in the sharia text. Sharia has provided provisions on state assets, and state expenditure items, state income source items, and state expenditure items. Sharia has determined the assets that are the rights of Muslims as well as determining the expenditure that is the obligation of the state and the rights of all Muslims. All assets are none other than the assets of Muslims, is a statement about the institution managing the income and expenditure items of Muslim assets. Baitul Mal as a state financial management institution has been practiced since the reign of the Prophet Muhammad SAW. (Huda, 2012).

The distribution and utilization of zakat needs to pay attention to the priority scale, namely prioritizing the mustahik group that needs it most. The scholars have agreed that the poor and needy must be the main priority in the distribution and utilization of zakat. Because the main goal of the zakat management institution is to overcome the problem of poverty and improve welfare among Muslims (Hafidhuddin, 2013).

Distribution of zakat is the core of all zakat fundraising activities. In optimizing the function of zakat as a social charity, it is necessary for the distribution of zakat to be directed at a productive model rather than a consumptive one as stipulated in Law No. 38 of 1999 concerning zakat management. In its implementation, the model of zakat utilization and fund distribution is directed at economic development sectors with the hope that the results can raise the welfare of mustahik (Nisa, 2016). Scholarships in Aceh have made significant progress, this is due to the support and assistance from the government and other legal entities in terms of capital assistance, for example Baitul Mal Aceh which helps empower the community in the field of education as a support for intellectual and community prosperity

## 3. METHODOLOGY

The type of research conducted in this study is qualitative research. Where in this type of qualitative research, the researcher does it through a field research approach, namely digging up data sourced from locations or phenomenal in the field. The field research that the author conducted by visiting the Baitul Mal Aceh Office at Jl. Teuku Nyak Arief No. 148-A, Jeulingke, Syiah Kuala District, Banda Aceh City, and in this study the author directly conducted research on sources who were mustahik at Baitul Mal Aceh who received assistance from the one family one graduate scholarship program from Baitul Mal. This approach is also supported by library research in order to collect data or information from books, journals, notes, documents, journals and other references related to the research conducted by the researcher. The subjects of this study were the Head of Sub-Division, Staff and mustahik recipients of the One Family One Graduate Scholarship program at Baitul Mal Aceh.

Table 1. Research Sources

Nama	Position	Code
Yuwita, SH, MH	Kepala Sub Bagian Pendistribusian (BMA)	01
Rizky Aulia, S. Pd. I	Tenaga Profesional (BMA)	02
Firdaus	Mustahik (USK)	03
Nurul Wahidah	Mustahik (STAI Tgk.Chik Pante Kulu	04
Rosmiati	Mustahik (UIN Ar-Raniry)	05

(Source: Data processed, 2023)

As for the criteria for selecting informants, the researcher used a purposive sampling technique, which is a method of determining informants that are determined intentionally based on certain criteria and considerations for the benefit of the research,

namely related to the SKSS scholarship. Therefore, the researcher determined the informants, namely the BMA party who is in charge of the SKSS scholarship program and Mustahik who are recipients of the SKSS scholarship.

In this study, the researcher used semi-structured interviews, where researchers can find out more in-depth things about optimizing community empowerment through one family one graduate scholarships at Baitul Mal Aceh. Researchers use this type of interview to obtain direct and in-depth information from the Director, Staff and mustahik related to the one family one graduate scholarship program at Baitul Mal Aceh.

In analyzing the data and information, the researcher used a descriptive analysis method where this technique is to describe or explain data and information about community empowerment through the one family one graduate scholarship program at Bank Syariah. This is done by presenting the facts obtained from the informants, then evaluating them with various theories related to the main problems in this study.

## 4. RESULT AND DISCUSSION

### Community Empowerment Mechanism through the One Family One Scholar Scholarship Program at Baitul Mal Aceh

#### *Community Empowerment Goals*

The purpose of community empowerment through the SKSS Scholarship program is to empower poor people through education. In other words, this program is held to improve the ability of human resources that support the acceleration of regional development, increase technological innovation and improve the quality and competitiveness of the region, and can also produce independent graduates who are able to develop their communities as a solution to equitable development and reduce poverty concentration and can provide opportunities for underprivileged people who have the desire and ability to continue their studies at university (Baitul mal Aceh, 2022).

#### *Stages of Community Empowerment*

The stages of community empowerment through one family one graduate scholarship consist of the planning stage, the implementation stage and the distribution stage. In the target distribution of the SKSS Scholarship zakat, BMA has only focused on three campuses in Banda Aceh, namely UIN Ar-raniry, Syiah Kuala University and STAI Tgk. Chik Pante Kulu.

In implementing the SKSS scholarship program, BMA collaborates with UIN Ar-raniry, Syiah Kuala University and STAI tgg. Chik Pante Kulu. In the process, BMA wrote to the three campuses and divided the quota according to what had been determined by the Sharia Advisory Council (DPS) and each campus conducted an internal selection to be submitted to BMA in order to obtain the SKSS scholarship, after being submitted, BMA conducted field verification. If the prospective scholarship recipient meets the criteria, the scholarship can be given (Interview with Resource Person 02, September 13, 2022).

The distribution of scholarships to students is in accordance with the rules set by the Sharia Advisory Council, but it is not yet optimal because not all universities in Aceh accept it. In addition, productive zakat distributed in the form of SKSS scholarships has a significant impact on underprivileged students so that they can continue studying where the scholarship is given per semester which can help students finance their studies until the last semester and become graduates who can improve the quality of life of the SKSS scholarship. The following is the amount of distribution costs received by students receiving the SKSS scholarship.

In the process of implementing the SKSS Scholarship, it was also strengthened by interviews with students receiving the SKSS scholarship, namely UIN Ar-raniry students, that he received information about the SKSS Scholarship program through the faculty in 2019. This information was conveyed directly by the Dean that there was a scholarship program from BMA, namely SKSS, and also informed about the requirements that must be completed and further registration was carried out at the bureau (Interview with Source 05, October 13, 2022).

In addition, the information obtained about the SKSS scholarship was strengthened by the results of interviews with USK students. That he got information about the SKSS scholarship from the USK Instagram account (Interview with Source 03, September 15, 2022).

#### *Benefits of Community Empowerment*

The zakat received by students from the One Family One Scholar (SKSS) program is expected to be used properly and used for college needs and not for consumptive things. This is in accordance with what was said by students receiving the SKSS scholarship that the zakat funds provided were used to pay for boarding house rent, laptops and book costs and to buy Office

Stationery (ATK) for college needs (Interview with Resource Person 04, September 19, 2022).

It can be concluded that the scholarship provided by BMA is used productively. This can be seen from the use of zakat funds for college needs, with that the funds provided by BMA are indeed used for college needs according to what is expected by BMA.

This One Family One Scholar (SKSS) Scholarship is included in the type of full scholarship funding, all operational costs for students starting from tuition fees and living expenses until their studies are completed are covered by the BMA SKSS program. With the existence of the SKSS scholarship, it can reduce the high cost of education and it is undeniable that the SKSS scholarship can help/relieve the cost of education and daily needs that support the needs of college. It's just that the time of disbursement of the SKSS scholarship is sometimes not as expected.

### **Optimizing Community Empowerment Through the One Family Undergraduate Scholarship Program**

Based on Bastian's theory in Tangkilisan, it states that optimization can occur using three dimensions, namely efficiency, effectiveness and economy. Therefore, optimization of community empowerment through the SKSS Scholarship can be seen through the three dimensions which are described in several indicators, namely as follows:

#### *Efficiency*

1. Realization of community empowerment through the One Family One Graduate program.  
In this realization indicator, the researcher analyzes what programs or activities have been implemented by Baitul Mal Aceh in empowering the community through this SKSS scholarship. Based on the results of interviews with the Head of Distribution Sub-Division, there is an educational fund assistance program for underprivileged communities so that people who were previously underprivileged in financing their education can be helped so that their education is guaranteed and there is also a socialization program related to zakat, education, social and others where with the existence of these programs or activities not only can empower the community through education but can also create good social relationships, and build individuals with noble character that are useful for the family, nation and also religion.
2. Community empowerment innovation through the One Family One Scholar Scholarship  
Baitul Mal Aceh is still in the process of evaluation and monitoring in order to provide innovation or new breakthroughs regarding community empowerment through this SKSS scholarship. Based on the results of interviews with BMA Professional Staff, it is known that there is a new innovation initiated by BMA in terms of implementing community empowerment through the SKSS scholarship, namely the formation of a mentor-assistant group. The advantage of having this mentor-assistant is that they have better mentoring abilities for mustahik, and have the ability to deliver information faster regarding this SKSS scholarship. In addition, it can also build brotherhood between mentors and mustahik and one mustahik with another. But the drawback is that the mentor-assistant is burdened with other technical work so that the mentoring is less than optimal (Interview with Resource Person 02, September 13, 2022).
3. Human Resource Management  
Human Resource Management is one of the indicators in the efficiency dimension that will be the benchmark for improvement or optimization in this case community empowerment through SKSS scholarships. Based on the results of the interview with the Head of the Distribution Sub-Division, it is known that the cooperation and operational systems are still relatively weak so that the output is not achieved (Interview with Resource Person 01, September 13, 2022).
4. Government support  
Government support is one of the most influential factors in realizing an optimization of activity implementation. In addition to this activity or program that has been implemented by BMA, support is also needed from other government agencies that are related to the program being run. Based on the results of interviews with BMA, the agencies included in the Aceh Work Unit (SKPA) are the main agencies that provide full support in the form of zakat budget for community empowerment efforts through this SKSS scholarship (Interview with Resource Person 1, September 13, 2022).

#### *Effectiveness*

1. The aim of increasing community empowerment through SKSS scholarships

In the community empowerment improvement program through the SKSS scholarship initiated by BMA, it certainly has its own objectives to realize it, steps are needed that are not easy but can be carried out well if all parties work together to achieve it. Based on the results of interviews with the Head of Distribution Sub-Division and BMA professional staff, it can be concluded that the main objective of implementing community empowerment through the SKSS scholarship is to empower underprivileged communities through Education, in the sense that underprivileged communities in financing Education can be helped so that they can improve their quality of life and create a generation of the nation and educated human resources that are useful for the nation.

2. Target to increase community empowerment through SKSS scholarships

Targets can be interpreted as a benchmark in implementing an activity or program, if the predetermined target can be achieved, then it can be said that the program has been successfully implemented and achieved its goals. The target or object of community empowerment through the SKSS scholarship program is the Acehnese people who are classified as underprivileged, For now it is only intended for people with student status from the UIN Ar-raniry Campus, Syiah Kuala University and STAI Tgk.Chik Pante Kulu with a target of S1 education for 4 years. Based on the results of the interview with the Head of the Distribution Sub-Division, it can be seen that the target or target object of increasing community empowerment through the SKSS scholarship is still relatively unsuccessful because there are many mustahik or scholarship recipients whose college grades have decreased and are late in their education process, namely not reaching the target set by the BMA (Interview with Resource Person 01, September 13, 2022).

### *Economical*

1. Facilities and infrastructure

Facilities and infrastructure are related to the availability of facilities that support the implementation of programs or activities so that the program can be realized properly. Based on the results of observations at BMA, it can be seen that the facilities and infrastructure that support the implementation of community empowerment tasks through SKSS scholarships have been able to meet needs so that this does not become an obstacle in achieving program optimization.

2. Human Resources

In the implementation of increasing community empowerment through the SKSS scholarship, of course, resources are needed, both human resources and financial resources and supporting facilities for community empowerment through the SKSS scholarship. Based on the results of interviews and observations conducted, it can be concluded that BMA in implementing the community empowerment program through the SKSS scholarship does not only rely on internal resources but also obtains external resources outside BMA.

3. Inhibiting factors in optimizing the distribution of community empowerment assistance through SKSS scholarships

In the implementation of activities or programs, of course, it is inseparable from obstacles. From these obstacles, it can be used as evaluation material and improvement efforts in order to achieve optimal implementation of activities and in accordance with the goals and targets to be achieved. The inhibiting factors in increasing community empowerment through SKSS scholarships are as follows:

- a. From the internal side, there is still a lack of MOU regarding student data so that students are less controlled because there are no sanctions or reprimands if their education process is late or their grades decrease (Interview with Resource Person 01, September 13, 2022).
- b. Lack of cooperation with the campus administration, so the MOU is not binding. Also due to the lack of assistance from BMA, many students do not meet their educational targets (Interview with Resource Person 01, September 13, 2022).
- c. Lack of data on the development of scholarship recipients related to their academics, daily lives, morals, and personality that reflect their rights as zakat recipients has not been properly controlled (Interview with Resource Person 02, September 13, 2022).
- d. Lack of assistance provided by BMA to mustahik (scholarship recipients).

Therefore, BMA must make better efforts to optimize community empowerment through the SKSS scholarship program so that it can run well and as expected, namely to provide opportunities for many underprivileged people who want and have the ability

to continue their education at university, so that many people are guaranteed the quality of their lives and are able to produce a competent generation of the nation, have good morals and produce independent graduates who are able to develop their community as a solution to equitable development and reduce poverty concentration.

## 5. CONCLUSIONS

The mechanism of community empowerment through SKSS scholarships includes objectives, stages and benefits obtained. The objective is to empower the community through education, the stages consist of planning stages, implementation stages and distribution stages and the benefits obtained are social benefits and economic benefits which are expected to be realized properly.

Optimization of community empowerment through SKSS scholarships is seen from three dimensions of optimization, namely efficiency, effectiveness and economy which are described with several indicators, which are still classified as less than optimal, due to the many obstacles and barriers faced and the output that is not achieved. However, on the other hand, Baitul Mal Aceh is trying to conduct a better evaluation which is expected to be able to optimize community empowerment through SKSS scholarships in the future.

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