

IMPLEMENTATION OF MARKET AND PRICE CONCEPTS IN ISLAMIC ECONOMICS PERSPECTIVE: A CASE STUDY OF HORE STORES IN SANGATTA UTARA BASED ON IBN TAYMIYYAH'S THOUGHTS

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Article Info	ABSTRACT
<p>Article history: Received Sep 30, 2024 Revised Sep 12, 2024 Accepted Oct 18, 2024</p> <p>Keywords: Ibn Taymiyah, Islamic Market, Justice, Qualitative Study, Sangatta Utara</p>	<p>General Background: Islamic market principles emphasize fairness, justice, and transparency in economic transactions, reflecting ethical values foundational to Islamic teachings. Specific Background: In the modern business environment, implementing these principles poses challenges, particularly for small and medium enterprises (SMEs) striving to balance ethical standards with market competitiveness. Knowledge Gap: Limited research exists on the practical application of Islamic economic principles in contemporary business contexts, especially within local SME settings. Aims: This study investigates how Toko Hore, a business in Sangatta Utara, implements Islamic market principles, drawing from Ibn Taymiyyah's economic thoughts. Results: Findings indicate that Toko Hore incorporates key elements of fairness, justice, and transparency in its operations. However, it encounters obstacles in maintaining these principles amidst the pressures of modern market dynamics. These challenges include limited resources, consumer preferences, and competitive pressures. Novelty: This research uniquely bridges classical Islamic economic theories with real-world applications in the SME context, offering fresh perspectives on the adaptability of ethical principles in modern commerce. Implications: The study provides valuable insights for businesses and policymakers aiming to integrate Islamic economic principles into contemporary market frameworks, highlighting the need for innovative strategies to overcome practical challenges.</p> <p style="text-align: right;">This is an open-access article under the CC-BY 4.0 license.</p> <div style="text-align: right;">  </div>

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INTRODUCTION

A place where goods and services are bought and sold, a place where bargaining occurs between sellers and buyers, a place where social interactions are created, yes, that is the market [1], [2], [3]. In the market, prices are determined by the interaction between buyers and sellers. The process is influenced by two main factors, namely demand and supply. Demand shows how much consumers want to buy a good or service, while supply describes the amount of goods available for sale. When there is an event where demand exceeds supply, the price of a good or service tends to rise; conversely, if there are many goods available but demand is low, the price will decrease. In addition, prices can also be influenced by economic conditions, government policies, consumer income, tastes and preferences, the prices of substitute goods, the prices of complementary goods, or even social and technological changes. In the perspective of Islamic economics, price determination should be done with justice, without deception, and must consider the interests of all parties involved, in order to create balance and sustainability. The market from the perspective of Islamic economics plays an important role, especially in efforts to maintain justice, balance, and transparency in every transaction [4], [5], [6], [7], [8], [9]. The concept of the Islamic market is not just about trading products or services, but also encompasses moral principles that ensure every individual engages in transactions that comply with Sharia. In this context, Islamic economics as a system that regulates behavior and decision-making in economic activities based on moral rules and Sharia guidelines becomes highly relevant. Islamic economics, which shares similarities with the goals of maqashid al-syari'ah, aims to create or realize welfare in this world and the hereafter, in accordance with Islamic principles. Realizing true welfare for humanity is the essence of sharia, known by the concept of mashlahah al-ibad. Al-Syathibi explains that the ultimate goal of Islamic sharia is to protect five fundamental aspects of human life, namely: religion (al-din), knowledge (al-ilm), life (al-nafs), property (al-mâl), and lineage (al-nasl). Protection of these five things is the foundation for achieving human welfare according to Islamic teachings. Therefore, to achieve true welfare, every transaction in the market must reflect these values, and the market must be regulated so that every individual can meet their basic needs without being trapped in harmful practices [10].

By understanding and applying the principles of markets and prices in Islam, it is hoped that the market can function not merely as a place for the exchange or purchase of goods and services, but also as an effective means to realize justice and welfare in society. Sharia principles, which include justice, transparency, and the prohibition of usury, play an important role in building a more ethical and sustainable economic foundation. The implementation of these principles in daily transactions will create an economic environment that is not only just but also sustainable, in line with the noble goals of Islamic economics to improve the quality of human life.

METHODS

By using qualitative descriptive data collection techniques to examine the application of market and price concepts from an Islamic economic perspective at the Hore Store in Sangatta Utara. This method was chosen to provide a deep understanding of how the store applies Islamic economic principles in setting prices for buying and selling with consumers. The collection of related information includes staged interviews, meaning that questions have been clearly designed so as not to confuse the informants, along with the relevant documentation. The interview was conducted with the store manager to gather information about the pricing practices implemented, as well as how Islamic economic principles such as justice and transparency are applied in buying and selling activities. Documentation is used to collect relevant written data, such as price lists, and so on. The research location was taken at Toko Hore located in Sangatta Utara, which is one of the quite popular stores in the area. The selection of this location is based on the consideration that the store has market practices that are interesting to analyze. The collected data was then analyzed qualitatively to understand how the concepts of market and price in Islamic economics are applied in the daily activities of the store.

This research also compares expert opinions and the phenomenon of current economic development, which are important parts of understanding the changes that are occurring. by relying on secondary data to support the generated arguments and investigate the challenges faced in the application of Sharia principles in daily business practices [11].

RESULTS AND DISCUSSION

A. Concept of Market and Price

The market is a mechanism or process that brings together consumers (buyers) and producers (sellers) of various products or services within it. Of course, this process involves interaction to reach a balanced price agreement (market price) and the quantity of goods or services being traded. This social interaction occurs in various forms, whether it is a physical market that appears tangible like a consumer goods market, or a more abstract market like the financial market. Every transaction that occurs in this market focuses on the agreement between the buyer and the seller regarding the price and quantity to be traded [12].

In the context of market structure, the market can be described as a system where the mechanism of price and quantity determination of goods or services occurs. In different market structures, both in the goods market and the factor market, there are elements that influence the interaction between buyers and sellers. In the goods market, the interaction that occurs is between buyers and sellers who focus on the price and quantity of goods or services sold. On the other hand, the factor market, which involves interactions between entrepreneurs as buyers of production factors and owners of production factors, plays a role in determining the price (income) and quantity of

production factors used in the production process of goods and services needed by society.

In addition, market structure also includes elements such as the number of sellers and buyers, as well as the level of influence each party has on price setting and resource allocation. In a more competitive market, such as a perfect competition market, prices and the quantity of goods or services are influenced by the number of competing sellers and buyers, whereas in a more consolidated market, such as a monopoly market, one or a few parties have a greater influence in determining prices. This market structure plays an important role in influencing market efficiency and the distribution of existing resources.

Meanwhile, price plays an important role in determining how resources and goods are allocated in society. When the price of a good rises, it indicates that demand is greater than supply, prompting producers to increase production to meet that demand. On the other hand, when prices fall, supply can exceed demand, potentially leading to a surplus of goods. This is why prices act as an important signal for producers and consumers, guiding their decisions on what to produce and what to buy.

Price also represents a balance between the interests of consumers and producers. For consumers, a fair and reasonable price influences their purchasing decisions, while for producers, a profitable price provides an incentive to continue producing and innovating. In Islamic economics, justice is the key. Prices should not take advantage of one party, and the market should aim for more than just profit - its goal should also be to ensure fairness and the well-being of all parties involved.

B. The Concept of Market and Price in Islam

A process that should be safe and fair within it, yes, that is trade. So that a mechanism of comfort and good things is created, so that both consumers and producers can feel it. In Islam, the process of trade must be conducted in the right way and based on the principles of Islamic economics. Islam prohibits practices of unfair profit-taking, dishonest trade, and activities that harm others. In Islamic economics, every economic activity must apply justice and honesty. The market in the perspective of Islamic economics is not just a place to bring together buyers and sellers, but also a mechanism designed to ensure that transactions are conducted in accordance with the moral and ethical principles contained in Islamic teachings. In the Islamic market, prices are not only determined by supply and demand as in conventional economics, but must also consider the balance between social justice, transparency, and welfare for all parties. These principles serve to avoid exploitation, injustice, and negative influences from external factors that harm society [13].

One of the main principles in the Islamic market is justice. This fairness is reflected in the price set by the seller and the buyer, where both parties must feel satisfied with the transaction that takes place. There should be no deception or exploitation of another party's ignorance to gain unlawful benefits. Sellers should not set prices that are too high (also known as gheebah) or deceive buyers about the quality of the goods. Conversely, buyers should not try to negotiate prices far below the fair value just because they want

to get the goods as cheaply as possible. In this case, Islamic economics emphasizes the concept of prices that do not harm either the seller or the buyer.

In addition to justice, the principle of honesty is also very important in Islamic economic transactions. Honesty in pricing and the description of goods or services sold is fundamental in ensuring that the market functions well. Sellers are required to provide clear and transparent information about the goods being sold, while buyers are expected to act with integrity and not commit fraud in transactions. Thus, honesty creates trust in the market, which in turn strengthens the relationship between producers and consumers.

The principle of the prohibition of *riba* (interest) is also an important component in the Islamic market. In the Islamic market, all transactions involving interest or profits obtained without any real economic activity are considered haram. *Riba* is regarded as a form of exploitation that harms the weaker party in the transaction. Therefore, in the Islamic market, financial transactions must be based on the principle of fair and transparent profit-sharing, not on interest that benefits one party and harms another.

Furthermore, the principle of *barakah* is very important in Islamic economics. The Islamic market teaches that the profits obtained are not only viewed from a material perspective but must also contain *barakah*. This *barakah* means that the profits obtained in transactions should bring broader benefits to society and not just serve the interests of individuals or certain groups. This blessing is also related to the methods of transactions conducted, where trading activities must avoid elements that can damage morals or neglect the public interest.

The principle of legitimate ownership must also be prioritized in the Islamic market. Every item or service being sold must have clear and legitimate ownership. There should be no practice of buying and selling goods with unclear origins or involving stolen items, as this will undermine the principles of justice and blessings in Islamic economics.

In terms of market structure, in Islamic economics, we recognize a healthy market, regulated by the principles of justice and transparency. This market structure avoids monopolistic practices that only benefit one party, but rather promotes healthy competition where both large and small producers can compete fairly. This healthy market regulation also ensures that the prices of goods and services are not influenced by one party with significant power to manipulate prices according to its interests, but must remain based on the principle of mutual benefit for both parties.

Prices in the Islamic market also reflect a balance between the interests of consumers and producers. As in conventional economics, prices can serve as signals to guide producers in determining the quantity of goods to be produced, but in Islamic economics, this is done with consideration for social justice. In this case, the price must reflect the real value of the goods or services being traded, without any elements of deception or coercion of prices that do not match the actual value. When the price of goods or services rises, it must reflect a reasonable increase, not due to speculation or a deliberately created market imbalance.

Overall, the market in Islamic economics is not only focused on economic profit but also emphasizes fair, transparent, and religiously compliant moral principles. By applying these principles, the Islamic market functions not only for individual interests but also for the welfare of society as a whole.

C. Review of Scholars' Thoughts on the Market and Prices

Continuing the discussion about markets and prices, it is important to first understand the scholars' views on the principles of regulations governing the market and how prices are determined in the economic system. The scholars provide various views on how the market should function, how prices are formed, and what roles the government and traders can play to maintain justice and balance in the market. Their perspective not only discusses the technical aspects of market transactions but also emphasizes the importance of maintaining moral and ethical values in every economic activity.

Ibn Taymiyyah, a 13th-century Muslim scholar, is not only known in the field of religion but also for his economic thought that discusses market mechanisms and price formation. His economic thought is often overlooked in the literature of economic thought written by Western scholars.

The thoughts of Ibn Taymiyyah remain relevant to this day, especially regarding market price justice. He emphasized that the market must function fairly, with transparent prices and avoiding practices that harm either party. His principles on justice and ethics in trade provide important guidance for creating a more orderly market [14].

Ibn Taymiyyah argued that the increase in a price can be caused by several factors, such as a decrease in the quantity of goods or an increase in the population that raises demand. He observed that the market mechanism itself is not always influenced by individual actions, but can also occur due to external factors beyond human control, and all of this is part of Allah's decree. Ibn Taymiyyah also explained that there are various factors affecting demand and prices, including production conditions, distribution, and other factors that can influence the availability of goods in the market [15].

- a. The demand for goods among people varies greatly, and this is influenced by their availability. The rarer an item is, the higher the demand for that item, unlike abundant items.
- b. Additionally, the price of an item is influenced by the number of people seeking that item. The greater the number of potential buyers, the higher the price of the item.
- c. Prices are also influenced by the strength and volume of demand for a good. If demand is strong and high, prices tend to rise. Conversely, if demand is weak and limited, prices tend to fall.
- d. The price of goods can also vary depending on the buyer's profile. If the buyer is wealthy and reliable in making payments, the price may be lower compared to a buyer who is unreliable or tends to delay payments.

- e. The type of currency used in transactions can also affect the price of goods. Prices tend to be lower when using widely accepted currency, compared to using less common or not widely accepted currency.
- f. The main goal of a transaction is to provide benefits to both the seller and the buyer. This can be achieved when the buyer has the financial capability to pay and fulfill their obligations.
- g. The same principles apply to individuals who lend or rent out items.

Ibn Taymiyyah valued the mechanism of pricing. He argued that the mechanism of a market has a natural function, with fluctuations in supply and demand occurring without external influence, and government intervention in price determination should be avoided. However, if price changes do not occur due to artificial price increases, Ibn Taymiyyah argued that the government should intervene to prevent such practices.

D. Price Control and Tas'ir

Price is the exchange value for a good or service and other matters related to a good or service. Meanwhile, price control refers to efforts to regulate or manipulate the prices of goods and services in the economy. The government can implement price controls to ensure fair prices for consumers and producers, prevent speculation, and maintain economic stability. Price control includes:

Maximum price to set an upper limit on the price of a good or service to address or prevent unreasonable price spikes. Minimum price to set a base price for a good or service that should not fall below it, usually applied to important commodity goods or to protect producers. Price subsidies are the government's efforts to provide financial assistance to lower the prices of certain goods or services.

Tas'ir, in terms of language, means to set or determine a price. This term can also refer to *si'r*, which is the base price that applies among traders. In *fiqh*, *tas'ir* is explained as the action of the ruler or the party responsible for the affairs of the Muslims to instruct traders to sell their goods at the predetermined prices. Merchants are prohibited from raising or lowering the price in order to maintain the public good [16].

Tas'ir is also used in Islamic economics to refer to price setting by the government or authorities. This concept is related to policies taken to regulate market prices to prevent injustice between sellers and buyers. According to Ibn Qayyim, *Tas'ir* is divided into two:

1. Oppressive and prohibited influence: This occurs if there is an element of injustice, such as forcing someone to sell goods at a price they do not agree with or prohibiting them from doing something that is permissible according to Islamic law.
2. Fair and permissible punishment: This punishment is considered valid, even obligatory, if it aims to achieve justice. For example, forcing the parties involved to conduct transactions at a fair price and prohibiting excessive profits beyond the normal price. *Tas'ir* in Islamic economics is a way to maintain justice in market interactions by ensuring fair prices for goods or services in accordance with *Sharia*. This principle serves as a guideline in understanding how justice is applied in various contexts of life.

E. Market Dynamics at Hore Store

As part of this research, qualitative data obtained through interviews with store employees, along with field observations and documentation regarding the market conditions at the store located in North Sangatta, provide insights into the implementation of Islamic economic principles in pricing and transaction management. Based on the interviews, we found that the prices of goods in the store are determined by considering operational costs, product quality, and fairness to consumers, in line with Islamic economic teachings on the principle of justice in trade. The store owner also ensures that the prices offered reflect the value of the products and do not harm consumers, even in situations of price fluctuations in the market.

1. Market and Prices

Based on interviews with store employees, the prices of goods in the store are determined by considering several key factors, namely the cost price of the goods, operational costs, and product quality. The prices of goods usually follow the selling price from the initial cost price and do not change very often. However, for goods that are nearing their expiration date, the price will be lowered to ensure they sell well.

"If there are products that are almost expired, we can lower the price." "It's already become a habit to keep the items selling," said the store employee. According to them, even though the price of goods follows the cost price, the store still strives to keep the prices reasonable for consumers, even in fluctuating market conditions.

2. Market Conditions

Market conditions are an important factor in the store's strategy to attract consumers. According to an interview with the store owner, customer comfort and the implementation of standard operating procedures (SOP) in serving consumers are the top priorities. "We always ensure that customers feel comfortable, and we make sure that the SOP is applied consistently." "This is very important for building a good relationship with customers," said the store owner.

In addition, although the price has been determined by the owner or supervisor, the store still opens up space for customers to negotiate the price. This shows that even though the price has been set, good communication between the store and customers remains a key factor in creating a harmonious relationship and maintaining customer loyalty.

3. Price Control

Price control in the convenience store is carried out by the owner or store manager. The price of goods can change depending on market demand. Sometimes, if there are items with high demand, the price can be increased to match market demand. "The price of items can go up if demand is high. We will look at the number of interested buyers and adjust the price according to market needs," explained the store employee.

However, the offered prices are still calculated carefully and consider the consumers' purchasing power. "We have to take into account the consumers' purchasing power and adjust the prices to remain fair and competitive," added the employee. This is done to keep prices reasonable even when there is a surge in demand for certain products.

4. Challenges in Price Management

A common challenge faced by stores is price fluctuations that can reduce consumer interest. When the price of goods rises, consumers tend to buy the product less frequently, especially if the price no longer meets their expectations. "We need to see if the price we offer is still in line with the customers' purchasing power." If it's too high, it could risk lowering their interest," said one of the employees.

To address this, the store owner often discusses with employees about the excessively high prices and seeks the best solution. "If there is a price that feels too high, we will communicate it to the boss. We need to ensure that the prices offered are in line with the buyers' capabilities," added the store employee.

5. Solutions in Facing Price Challenges

To maintain price stability and customer satisfaction, store owners strive to stabilize prices by monitoring the market and consumer purchasing power. One of the solutions taken is to offer discounts on items that are nearing their expiration date. "We do not hesitate to lower the prices of items that are approaching their expiration date." "We want to keep the item selling well without harming the customers," said the store owner.

In addition, open communication with customers is also an important solution. "If there are customers who negotiate, we will discuss it together." We don't want to lose customers just because of price issues," explained one of the employees.

6. The Influence of Demand on Price

Market demand is also an important factor in determining the selling price of products in the store. The store employee explained that if certain items have a lot of demand, the price can be increased. "We adjust the price based on the level of interest." "If the item is in high demand, the price can be slightly higher," they said. However, the store still considers the customers' purchasing power to ensure the offered price is not burdensome. By monitoring the number of purchases and demand for a product, store owners can set appropriate prices that remain attractive to customers while still being profitable for the store.

From the results of the interviews conducted, it can be concluded that the implementation of practices at this location shows similar outcomes. Toko Hore reflects the application of economic principles taught by Ibn Taymiyyah. The store owner emphasizes the importance of ethics in trade by upholding honesty and transparency, and ensuring that the quality of the products sold meets high standards. They are also aware of social responsibility and strive to provide positive benefits to the surrounding community. In terms of pricing, the store owners strive to remain fair, and in asset management, they act wisely, in accordance with the principles of justice expressed by Ibn Taymiyyah.

CONCLUSION

This study highlights the potential of Islamic market principles, such as justice, fairness, and transparency, to create ethical and balanced marketplaces. Toko Hore's

implementation demonstrates how these principles can guide pricing and transactions, though challenges remain in aligning them with competitive market demands. Drawing on Ibn Taymiyyah's insights, the research emphasizes the relevance of Islamic economic concepts in fostering fairness and sustainability. It provides practical guidance for adapting Sharia principles to modern contexts while prioritizing social justice and community welfare. This study offers valuable insights for advancing ethical economic practices aligned with the goals of Islamic economics.

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