

THE HOLY QURAN PERSPECTIVE OF BUSINESS COMPETITION

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ABSTRACT

This research aims to find out the term, the definition of business competition from the Qur'an perspective and to know the concept of business competition from the Qur'an perspective so that it can be a contribution to the treasures of Islamic economic science development and increasingly believe that the Qur'an can be a form of guidance in implementing healthy business competition for the realization of the primary purpose of Islamic law, namely the benefit of the ummah. The types of research used in this research are library research and doctrinal research by using descriptive analysis to describe the focus of the problem to be discussed objectively. The analysis method is used to obtain and find out the study of business competition from the Perspective of the Qur'an. The approach used is the theological, religious approach and conceptual approach. The conceptual approach is used concerning views and doctrines in Islamic law. The results of the study found that the terms of business competition in the Qur'an are not found in the Qur'an but can use the words سبق and استبق to refer to



competition. While the terms of competition are found in QS. Al Baqarah (2):148, QS. Al Maidah (5):48, QS. Al Mu'minun (23):61. There are two concepts of competition for the Qur'anic perspective, first based on QS. Al Baqarah (2): 148, QS. Al Maidah (5): 48, QS. Al Mu'minun (23): 61 shows the conclusion that competing/competing is an attempt to compete positively (فَاسْتَبِيحُوا الْخَيْْرَاتِ) by contributing sufficiently and not getting rid of entrepreneurs / other business actors and telling entrepreneurs/business actors not to harm and endanger other businessmen/business actors; To realize healthy business competition and improve the welfare of the people, every business actor must compete to provide the best products/services for consumers regardless of whether the consumer has differences in religion, ethnicity, race, or culture with business actors. Second, the concept of business competition obliges all his people to seek sustenance from the expanse of God's gift in a halal way where the search for sustenance must be carried out based on the path of goodness for happiness and benefit of humanity. The basic principles that underlie the obligation to seek halal sustenance have been affirmed by Allah SWT in Q.S. al-Mulk: 15 and Q.S. Al Baqarah: 168.

Keywords: Business Competition, Concept, Al-Quran.

INTRODUCTION

The Qur'an and the sunnah of the Prophet are the primary sources of Islamic law. As a perfect religion, Islam not only regulates the problem of worship but also regulates economic problems. The two primary sources that are owned make Islamic law capable of having universal reach and regulatory power so that it can consistently be implemented in the daily lives of Muslims. In the field of economics, the Qur'an also provides guidelines in the form of legal provisions that can be a foothold for Muslims in carrying out their activities. Business competition is part of economic activities that, in its application, also have principles. The principle of healthy business competition should be the guideline of each country, even though each country has its policies for regulating its market. Indonesia, by embracing a free market system, the government does not intervene in determining the price of goods and commodities on the market. However, to regulate so that



competition remains healthy, Law No. 5 of 1999 concerning Prohibition of Monopoly Practices and Unfair Business Competition. There is a form of unfair business competition through the law that can be entangled using the provisions contained in it. These principles of healthy business competition are not only embraced in a conventional economic perspective, but Islam also teaches not to cheat and always be fair in trade.¹

However, because, in principle, buying and selling activities are profit-oriented as a goal, it does not rule out the possibility of deviations from the rule of law and Islamic teachings in its application. For example, in the Qur'an, it is mentioned the prohibition of transacting vanity. Both the teachings of business ethics of economics and Islamic economics want an economic practice to prosper the general public. Unhealthy business competition is a general effort against all acts of business activities that violate Islamic ethics and are dishonest among all parties to eliminate competition in every transaction. The increasingly open business competition resulted in the birth of companies with a high desire to compete to beat competitors to get the maximum profit and become rulers in various business fields.² Meanwhile, it is known that the purpose of economic activity in Islam is to realize the benefit or economic welfare of the ummah within the framework of Islamic morals that are just in the corridors of healthy business competition.

Unhealthy business competition is a general effort against all acts of business activities that violate Islamic ethics and are dishonest among all parties to eliminate competition in every transaction. The increasingly open business competition resulted in the birth of

¹ Islam as a religion contains dogmatic values related to *ubudiyah* and *muamalah* activities. Therefore, Islamic teachings are considered comprehensive and contain universal values, including also contain teachings on business activities and buying and selling. See Neni Sri Imayati, *Hukum Ekonomi Islam dan Ekonomi Islam dalam Perkembangan* (Bandung : Bandar Maju, 2003), p. 168.

² See QS Al-Nisa':29, Yayasan Penyelenggara Penerjemah Alquran; Lajnah Pentashih Mushaf Alquran Departemen Agama RI, Alquran Al Karim dan Terjemahnya, p. 84.



companies with a high desire to compete to beat competitors to get the maximum profit and become rulers in various business fields. Meanwhile, it is known that the purpose of economic activity in Islam is to realize the benefit or economic welfare of the ummah within the framework of Islamic morals that are just in the corridors of healthy business competition. So economic activity in Islam must start from complete confidence in religious values so that continuity in processing, producing, marketing and utilizing economic values fulfil the needs of living together. All such practices should be far from usury and fertility. Business practices in Islam regulated in the Qur'an must be with the basic principles that are upheld in order to realize a healthy climate of business competition, namely honesty (*ash-shidqu*),³ trust and fulfilling promises (*al-amanah wa al-wafa' bi al-'ahdi*),⁴ please-help (*atta'awun*),⁵ justice (*al-'adalah*),⁶ and benefit (*jalb al-mashalih wa dar'u al-mafasid*).⁷

Today many business actors in various ways and efforts to each other. Dropping competitors, among them is by using a monopoly system and a dishonest buying and selling system. Recorded due to the coronavirus disease 2019 (covid-19) pandemic gave birth to competition law issues that have a broad impact on society. Cases of alleged violations of business competition occur in several business sectors such as food, medicine and medical devices, fuel oil, education,

³ Eka Sakti Habibullah, "Prinsip-prinsip Muamalah dalam Islam", Jurnal Ad-Deenar, Vol 2, No. 1, 2018, p. 44. See also Q.S Al-Nisa : 105, Yayasan Penyelenggara Penerjemah Alquran; Lajnah Pentashih Mushaf Alquran Departemen Agama RI, Alquran Al Karim dan Terjemahnya, p. 96.

⁴ See Q.S Al Mukminun : 8, Alquran Al Karim dan Terjemahnya, p. 343.

⁵ Eka Sakti Habibullah, "Prinsip-prinsip Muamalah dalam Islam", h. 45. Lihat pula Q.S Al-Baqarah: 180, Alquran Al Karim dan Terjemahnya, p. 28.

⁶ Ahmad Azhar Ba'asyir, *Asas-asas Hukum Muamalat* (Yogyakarta, UII Press, 2000), p. 15.

⁷ Faturrahman Djamil, *Hukum Islam Kontemporer* (Jakarta, Sinar Grafika, 2013), p. 154



and financial services. Business actors are considered to take advantage of pandemic conditions to reap profits. Online law summarizes several business competition issues during covid-19 that received a response from the **Competition Supervisory Commission** (KPPU). First, the alleged medical device mafia agreed to regulate the production and supply of medical devices in Indonesia. Second, the price of food commodities rose rapidly including garlic which in March 2020 had a price disparity between the reference price and the average market price already above 40%. Third, during the Covid-19 pandemic, crude oil prices plummeted significantly and even recorded minuses. However, the price decline was not followed by retail fuel prices in Indonesia so it became a public question.

On May 15, KPPU set the issue of retail fuel prices to the realm of law enforcement. The allegations stem from the absence of a decrease in the price of non-subsidized fuel by the sector's business actors since March 2020, although the world fuel supply price has decreased since the beginning of the year. Currently, KPPU has pocketed one type of evidence tool that is the basis of law enforcement.⁸ Long before to see various cases of business competition in Indonesia can see thousands of verdicts that the KPPU has decided in various monopoly cases (*sifiq al-munâfasah al-ihdikâriyyah*), oligopolies (*sifiq ihtikâr al-gillah*), pricing (*at-ta'sir*), cartels (*ittihad*), tender conspiracies (*mu âmarah al-munâqishat*), market mastery and so on.⁹ Of course, it will be good if we as Muslims understand more deeply how the Qur'an regulates business competition. Starting from the identification of the use of the term to the concept of competition from the perspective of the Qur'an. That way, the Qur'an that we believe the truth can be a form of guidelines in implementing healthy business competition for the realization of the primary purpose of Islamic law, namely the benefit of the community. There have not been many references to the

⁸ <https://www.hukumonline.com/berita/a/5-persoalan-persaingan-usaha-yang-jadi-sorotan-saat-pandemi-covid-19-lt5eddbc6121dd6?page=3>, Accessed on January 9, 2022, 22.00 O'clock WITA.

⁹ See kppu.go.id



competition of business perspectives in the Qur'an. Therefore the author considers this study essential to see the relevance of business competition in Indonesia, which is majority Muslim and contributes to the development of Islamic economic studies.

LITERATURE REVIEW

Neither the term nor the concept of business competition is explicitly explained by either the Qur'an or hadith.¹⁰ Nevertheless, by contemporary Islamic scholars, business competition is recognized to have references and a reasonably firm foundation in the Qur'an and Hadith. Business competition in contemporary fikih treasures is referred to by the term *al-munafasah at-tijariyyah*, because the term business competition (*al-munafasah at-tj'ariyyah*) is included in the discussion of fiqh mu'amalah, which involves business actors *at-tujjâr* in economic relations and is ijtihad, which is often open in differences of opinion among scholars. This term is also not found in classical *fiqih* books with a specific meaning of business competition. In language, *al-munāfasah* means competition accompanied by the desire to win and defeat the other party. Imam al Ghazali explained that humans are competing creatures. People continue to compete, both in matters of religion and the world. Competition in religious affairs is because each loves Allah SWT, so he wants to be His best servant. While competition in world affairs is because of love for worldly pleasures.¹¹

Another term for business competition or monopoly that is often used in the study of Islamic law is the hoarding of commodity goods, taken from the word *ikhtikar*.¹² Contemporary Islamic studies place this study in Sharia economics because it is related to the general

¹⁰ Rumadi Ahmad et. al, *Fikih Persaingan Usaha* (Lembaga Kajian dan Pengembangan Sumber Daya Manusia-Pengurus Besar Nahdlatul Ulama bekerjasama dengan Komisi Pengawas Persaingan Usaha, cetakan I, 2019), p. 44.

¹¹ Al-Ghazali, *Ihyā 'Ulūmuddīn*, juz III, (Beirut: Dar al-Ma'rifat), p. 206.

¹² Dede Abdul Fatah, "Monopoli dalam Perspektif Ekonomi Islam", Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah 4.2 (2012). <http://10.15408/aiq.v4i2.2546>.



study of Islamic economics.¹³ *Ikhtikar* is an act that deliberately restrains or hoards goods, especially when there is scarcity, to increase prices in the future or speculate about raising prices. *Ikhtikar* is one form of market price suppression that causes the market to be imperfect, which is contrary to Islamic teachings because Islam encourages the existence of a market that has the character of a perfect competition market based on Islamic values,¹⁴ namely, the spirit of honesty, keeping promises and fearing Allah SWT so that there is no element of deception and misdirection (*'adam giyâm al-munâfusah 'alâal-this wa at-tadilis*) and does not harm others (*'adam al-idlrâr bi alghayr*). According to Imam Abu Yusuf, who became *'ilat* (legal motive) in the prohibition of doing *ikhtikar* is *aharatan* that befalls the interests of the crowd.¹⁵ In Islam, the market must stand on the principle of free competition, free framed with sharia. Terminology in the Great Dictionary Indonesian means the question of words, the science of boundaries or the definition of terms.¹⁶ Terminology (Latin: terminus) or terms the science of terms and their use. The Arabic term اصطلاح is a word and a combination of words used in a particular context. Experts in terminology are referred to as "terminologists" and are sometimes part of the field of translation.¹⁷

METHODS

The types of research used in this research are library research and doctrinal research by using descriptive analysis to objectively describe the focus of the problem to be discussed. Analytical methods

¹³ Adiwarman Karim, *Ekonomi Mikro Islam* (Jakarta: Raja Grafindo Persada, 2015), p. 43.

¹⁴ Zainuddin Ali, *Hukum Ekonomi Syariah* (Yogyakarta: Sinar Grafika, 2012), p. 21.

¹⁵ Rozalinda, *Ekonomi Islam Teori dan Aplikasinya* (Jakarta: Raja Grafindo Persada, 2015), p. 34.

¹⁶ <https://kbbi.web.id/terminologi>

¹⁷ <https://id.wikipedia.org/wiki/Terminologi>



are used to determine the study of business competition from the Quranic perspective. This type of research studies libraries or document studies aimed only at primary legal materials, secondary legal materials and tertiary legal materials. The approach used is a scientific approach that is a variety of approaches according to existing branches of science. For example, the approach of Islamic economics or Islamic law. So the approach used in this research is the theological religious approach and conceptual approach. Conceptual approaches are used concerning views and doctrines in Islamic law.

RESULTS AND DISCUSSION

A. Identification and use of the term derivatives of business competition in the Qur'an

1. Verses on Competition/Competition

Various Islamic literature is not found in the terminology of business competition. The term often used in the study of Islamic law is the hoarding of business goods, taken from the word *ikhtikar*. This word is then widely translated into monopoly or unfair business competition practices in business competition. *Ikhtikar* is one form of market price suppression that causes the market to be imperfect, contrary to Islamic teachings because Islam encourages a market that has the character of a perfect competition market based on Islamic values.¹⁸

Narrated in the hadith of the Prophet, which means: "It is not the one who hoards goods (monopoly) except the guilty" (H.R. Muslim). From the hadith, scholars have differences of opinion in understanding the value of objects that are hoarded. First, defining al-ikhtikar as hoarding, which is only limited to basic foodstuffs (primary), while others mean in general, namely hoarding all human goods, both primary and secondary.

Although the terminology of competition is not found in the Qur'an, this paper tries to trace the word سبق and then focus on the word استبق with its various forms that can be used to refer to competition or competition. Therefore, to find out how the Qur'an talks about business competition, then first will be collected verses

¹⁸ Zainuddin Ali, *Hukum Ekonomi Syari'ah*, Yogyakarta: Sinar Grafika, 2012



containing the term سبق. Then the collected verses will be selected further to find out which verses speak of the substance of business competition in peace. After tracing the dictionary of Mu'jam Mufahras, 35 verses were found that used the term سبق with all its forms.¹⁹

Surah	Verse	Redaction	Meaning
Al Anfal	68	سبق	The past, it has passed, it has come first
Hud	40		
Taha	99		
Al Mu'minun	27		
Yunus	19	سَبَقْتُ	The former, the past, the past, has passed
Hud	110		
Taha	129		
Al Anbiya	101		
As Saffat	171		
Fussilat	45		
Asy-Syura	14		
Al-A'raf	80	سَبَقَكُمْ	Preceding you
Al Ankabut	28		
Al Anfal	59	سَبَقُوا	They will be able to escape
Al-Ahqaf	11	سَبَقُونَا	They preceded us.
Al Hasyr	10	سَبَقُونَا	
Al Hijr	5	تَسْبِقُ	Preceded
Al Mu'minun	43		

¹⁹ Muhammad Fuad Abdul Baqi, *al-Mu'jam al-Mufahros li Alfad Alquran*, (Kairo; Dar al-Kutub, 1364 H), p. 340-341.

A Critical Review of Peraturan Pemerintah Republik Indonesia Nomor 70...

Al Mu'minin	61	سَابِقُونَ	Driving
Al Ankabut	4	يَسْبِقُونَا	They can escape from us.
	39	سَابِقِينَ	
Al Anbiya	27	يَسْبِقُونَهُ	They preceded him.
Al Hadid	21	سَابِقُوا	Race for you
Yusuf	25	وَاسْتَبَقَا	And the two raced; We race each other
	17	نَسْتَبِقُ	
Yasin	66	فَاسْتَبَقُوا	Then they rushed (vying for a way)
	40	سَابِقُ	
Al Baqarah	148	فَاسْتَبِقُوا	Then compete for you;
Al Maidah	48	الْحَيْرَاتِ	
An Nazi'at	4	فَالسَّابِقَاتِ سَبِقًا	For the sake of the angel who preceded him so fast
Fatir	32	سَابِقِ	People who prioritize
At Taubah	100	وَالسَّابِقُونَ	The former
Al Waqiah	10	وَالسَّابِقُونَ	And the believers first;
	60	السَّابِقُونَ بِمَسْبُوقِينَ	
Al Ma'arij	41	بِمَسْبُوقِينَ	Will not be defeated

Although the word سبق is used up to 35 times in the Qur'an, not all of them mean competition/ competition/ competition. For the word سبق also means the former, has passed, preceded you, they will be able to escape, they precede us, move, for the sake of the angel who precedes firmly, the one who prioritizes, the former, and the believers first, will not be defeated. While the terms of competition are found in



QS. Al Baqarah (2): 148, QS. Al Maidah (5): 48, and QS. Al Mu'minun (23): 61.

2. Classification of Paragraphs with term derivation of Business Competition

Verses as described earlier that literally contain the derivation term استبق have substantially different meanings or meanings. It may even not be in direct contact with the business competition referred to in the sharia economy or *muamalah*. In addition, these verses are also passed down differently. Therefore it is necessary to briefly elaborate on the verse containing the derivation word استبق *harfiyah* and its *makkiyah* and *madaniyah* classifications. The first verse containing the term استبق or its derivation is QS. Al Baqarah (2) verse 148. Al-Baqarah itself includes surah *madaniyah*. There is a difference in counting regarding the number of verses of surat al-Baqarah. In Tafsir al-Munir it is said that al-Baqarah has 286 verses, *Tafsir al-Jalalain* describes the verse al-Baqarah numbering 286 or 287 verses. Ibn Ashur explained in the interpretation of *al-Tahrir wa al-Tanwir* the number of verses of surat al-Baqarah 285 according to experts in Medina, Mecca and Sham. In contrast, according to experts in Kufa, there are 286 verses, and according to experts in Basrah, 287 verses. *Wahbah Zuhailiy* added that surat al-Baqarah is *madaniyah* except verse 281 because the verse came down during hajj *wada'*.²⁰ The sounds of verses containing the term استبق in Surah Al Baqarah verse 148 are:

وَلِكُلِّ وُجْهَةٍ هُوَ مُؤَيَّبَةٌ فَاسْتَبِقُوا الْخَيْرَاتِ ۗ أَيْنَ مَا تَكُونُوا يَأْتِ بِكُمُ اللَّهُ جَمِيعًا ۗ إِنَّ

اللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ

The translation :

²⁰ Wahbah Zuhaily, *Tafsir al-Munir*, Juz 1, (Damaskus; Dar al-Fikr, 2009), h. 72. Lihat juga Jalaluddin al-Suyuti, *Tafsir al-Jalalain*, (Beirut; Maktabah Lubnan, 2003), h. 2, serta Muhammad Tahir ibn Ashur, *Tafsir al-Tahrir wa al-Tanwir*, Juz 1 (t.k; Dar al-Tunisia, 1984), h. 200-201.

And for every people there is his (own) qibla which he faces him. So race (in making) good. Wherever you are, God will gather you together (on the Day of Resurrection). God is almighty over all things.²¹

The second verse containing the term استبق or its derivation is QS. Al Maidah (5) verse 48. Surah Al Maidah is the fifth surah in the Qur'an, included in the madaniyah surah classification and consists of 120 verses and has the meaning of 'dish'. Surah Al Maidah recounts the events of the Prophet Jesus' banquet with his followers with dishes that descended from the sky and were interpreted as a gift of God Almighty. The verses in surat Al Maidah were revealed after the Prophet Muhammad (peace be upon him) emigrated to Medina during the hajj wada'. It reads 48 QS. Al Maidah verse 48 is:

وَأَنْزَلْنَا إِلَيْكَ الْكِتَابَ بِالْحَقِّ مُصَدِّقًا لِمَا بَيْنَ يَدَيْهِ مِنَ الْكِتَابِ وَمُهَيْمِنًا عَلَيْهِ ۗ فَاحْكُم بَيْنَهُم بِمَا أَنْزَلَ اللَّهُ ۗ وَلَا تَتَّبِعْ أَهْوَاءَهُمْ عَمَّا جَاءَكَ مِنَ الْحَقِّ ۗ لِكُلِّ جَعَلْنَا مِنْكُمْ شِرْعَةً وَمِنْهَاجًا ۗ وَلَوْ شَاءَ اللَّهُ لَجَعَلَكُمْ أُمَّةً وَاحِدَةً وَلَٰكِنْ لِيَبْلُوَكُمْ فِي مَا آتَاكُمْ ۗ فَاسْتَبِقُوا الْخَيْرَاتِ ۗ إِلَى اللَّهِ مَرْجِعُكُمْ جَمِيعًا فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ فِيهِ تَخْتَلِفُونَ

The translation :

Furthermore, We had sent down to you the Qur'an by bringing the truth, confirming what was before, namely the books (which were revealed earlier) and the touchstones of the other books; then decide their things according to what God has sent down and do not follow their passions by abandoning the truth that has come to you. For every one of you, We give you rules and a straightforward way. If God wills, you will undoubtedly be made One people (only), but God wants to test

²¹ Yayasan Penyelenggara Penerjemah Alquran; Lajnah Pentashih Mushaf Alquran Departemen Agama RI, Alquran Al Karim dan Terjemahnya, p. 43.

you against His gift to you, then compete to do good. Only to God that you all return, and he tells you what you have disputed.²²

The third verse, which is a derivation of سبق which also has almost the same meaning as استبق, is also found in the 61st verse of Surah Al Mu'minun. Surah Al Mu'minun is the 23rd surah of the Qur'an, consisting of 118 verses and belonging to the group of Makkiyah surahs. As for the 61st verse of Surah Al Mu'minun:

أُولَئِكَ يُسْرِعُونَ فِي الْخَيْرَاتِ وَهُمْ لَهَا سَابِقُونَ

The translation : They are quick to get good, and they are the ones who get it immediately.²³

In the three verses containing the derivation of the word استبق or سبق above, two verses are classified as madaniyah verses, and one verse is classified as *makkiyah* verse. Harfiyah, the four words in each verse mean similar, namely rushing/competing in doing good. Sprightly to every good, competing for closeness by Allah SWT. The commandments race in goodness more in meaning than the command of doing good. This command contains the command to do it, perfect it, do it as best as possible and rush to it. For he who rushes to the good when in the world, then he is the one who goes first to his heaven.

The Concept of Competition for Qur'anic perspective business

1. Definition of Business Competition

Business competition is a term that appears in various literature that discusses legal aspects of business competition. The word Competition comes from the English language, namely competition means competition itself or competing, matches, and competitions. Competition is a business group or one business competing with the aim of something given to the buyer, the company that controls increased

²² Yayasan Penyelenggara Penerjemah Alquran; Lajnah Pentashih Mushaf Alquran Departemen Agama RI, Alquran Al Karim dan Terjemahnya, p. 229.

²³ Yayasan Penyelenggara Penerjemah Alquran; Lajnah Pentashih Mushaf Alquran Departemen Agama RI, Alquran Al Karim dan Terjemahnya, p. 689.



surveys, or human resources are taken.²⁴ Islam is a typical rule of life, which provides detailed rules to keep problems away from the emergence of problems due to unhealthy competition practices. Competitive advantages in doing business, according to Kotler and Armstrong²⁵ is the advantage of the company/business actors to competitor business actors obtained by offering more excellent value to consumers, at lower prices and by providing more significant benefits because the price is higher. The above opinion is supported by Styagraha's opinion, which states that the advantage of competing is the ability of a business entity to provide more value to its products than its competitors. That value does bring benefits to customers.²⁶ From some of the opinions above, it can be concluded that business competition is a business and the ability of a company/business actor to provide more value to the products produced and get more value from consumers because of the high selling price and benefits of the product.

In contemporary fikih treasures, business competition is referred to as *al-munāfasah at-tijāriyyah*. It should be emphasized here that the term business competition is not explicitly explained by either the Qur'an or hadith. It is just that, by contemporary Islamic scholars, business competition is recognized to have a reasonably strong reference and foundation in the Qur'an and Hadith.²⁷ Business competition (*al-munāfasah at-tj'āriyyah*) is included in the discussion of *fiqh mu'amalah*, which involves business actors *at-tujjār* in economic

²⁴ B.N. Marbun, *Kamus Manajemen* (Jakarta: Pustaka Sinar Harapan, 2003), p. 276.

²⁵ Philip Kotler & Gary Armstrong. *Dasar-Dasar Pemasaran* (Jakarta: Salemba Empat Prentice Hall, edisi ke-7, 2006), p. 256.

²⁶ Hadi Satyagraha, *Keunggulan Bersaing dan Aliansi Strategis: Resefinisi SWOT Usahawan*. No .4, Th. XXIII. 1994, p. 14.

²⁷ Rumadi Ahmad dkk, *Fikih Persaingan Usaha* (Lembaga Kajian dan Pengembangan Sumber Daya Manusia-Pengurus Besar Nahdlatul Ulama bekerjasama dengan Komisi Pengawas Persaingan Usaha, cetakan I, 2019), p. 44.



relations and is *ijtihād*, which is often open to differences of opinion among scholars. This term is also not found in classical *fikih* books with a specific meaning of business competition. In language, *al-munāfasah* means competition accompanied by the desire to win and defeat the other party. Imam al Ghazali explained that humans are competing creatures. People continue to compete, both in matters of religion and the world.

Competition in religious affairs is because each loves Allah SWT, so he wants to be His best servant. While competition in world affairs is because of love for worldly pleasures.²⁸ In addition to *al-reasonable*, another term that means competition is *استبق* or *سبق*, which we have mentioned earlier.

In a hadith narrated from Amr bin 'Auf RA, the Prophet Muhammad mentions the term "*munāfasah*." The Prophet said:

فَأَبْشِرُوا وَأَمَلُوا مَا يَسُرُّكُمْ، فَوَاللَّهِ لَا الْفَقْرَ أَخْشَىٰ عَلَيْكُمْ، وَلَكِنْ أَخْشَىٰ عَلَيْكُمْ أَنْ تُبْسَطَ عَلَيْكُمُ الدُّنْيَا كَمَا بُسِطَتْ عَلَىٰ مَنْ كَانَ قَبْلَكُمْ، فَتَنَافَسُوهَا كَمَا تَنَافَسُوهَا وَتُهْلِكُكُمْ كَمَا أَهْلَكْتَهُمْ ٥٥

The translation :

"Rejoice and hope with anything that pleases you. By Allah, it is not poverty that I fear most about you, but what I fear is to be laid out to you the riches of the world, as it has been laid out to the people before you, and then you are vying for it as they are vying for it until you perish as they perish."

In this hadith, the Prophet (pbuh) denounced the unhealthy behavior of business competition in worldly affairs. From this it can be understood that competition in worldly matters, such as business or business, is something that is allowed by Islam, as long as the competition is carried out in ways that are justified by islamic teachings, namely healthy competition and *maslahat* for all. Although in the

²⁸ Al-Ghazali, *Ihyā 'Ulūmuddīn*, juz III, (Beirut: Dar al-Ma'rifat), p. 206.



classical fikih treasures there is no term business competition (al-munāfasah at-tijāriyyah), but the practice of business competition has always occurred in the business world all the time. In the books of jurisprudence, Islamic jurists have discussed at length the illegal law of hoarding (ikhtikar) which causes scarcity of goods and price increases. Classical Islamic jurists also talk about business ethics so that all economic activities produce halal sustenance and blessings.

Among them is forbidden to sell on the sale of others. Ibn Hajar said that selling on top of the sale of others or buying on top of the purchase of others is illegal.²⁹ An example of a form of transaction is someone buying an item from a buyer. Still, in the *khiyar* period, another seller said, "Just cancel your transaction just now; this I sold at a cheaper price." Alternatively, another buyer told the seller, "Cancel your transaction with the first buyer. I can buy that thing for more than he offers."³⁰ In addition, Abu Hurairah narrated that the Prophet (SAW) prohibited Muslims from bidding for goods offered by others. Islam's ban on these forms of transactions is due to unhealthy business competition that results in losses and hurts the hearts of other parties.

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In addition, Abu Hurairah narrated that the Prophet (SAW) prohibited Muslims from bidding for goods offered by others. Islam's ban on these forms of transactions is due to unhealthy business competition that results in losses and hurts the hearts of other parties.³² Because the concept of business competition is not explicitly found in classical fikih literature, the terms of business competition that exist in today's economic world are difficult to find their equivalents. However,

²⁹ Rumadi Ahmad dkk, *Fikih Persaingan Usaha*, p. 45.

³⁰ Ibnu Hajar, *Fath al-Bāri*, Maktabah Syāmilah, juz IV, p. 353.

³¹ Abu Bakar bin Muhammad Syatha, Hāsyaiah l'ānah ath-Thālibīn, *Maktabah Syāmilah*, juz III, p. 32.

³² Abu Bakar bin Muhammad Syatha, Hāsyaiah l'ānah ath-Thālibīn, *Maktabah Syāmilah*, juz III, p. 32.



several contemporary Islamic economic scholars have tried to find an equivalent term in Islamic jurisprudence (or Arabic).³³

Here are some terms related to business competition that has been translated into fikih (*Arabic*): *suq al-munāfasah al-ihdikāriyyah* (monopoly competition), *suq ihtikār al-qillah* (oligopoly), *ittihād* (cartel), *i'timān* (trust), *at-tas'ir* (pricing), *muāmarah al-munāqishat* (tender conspiracy). Contemporary Islamic economists divide the business competition into two parts. First, business competition following sharia (*al-munāfasah at-tijāriyyah al-masyrū'ah*), which is competition between business actors that are healthy, reasonable, does not violate the boundaries of religious and state rules, is not accompanied by agreements that harm other parties, and following business ethics and community habits that are considered good.

In healthy business competition, business actors are not only profit-oriented but should aim to find halal sustenance and blessings and seek divine pleasure. Business actors in the healthy competition are based on honesty, keeping promises, and fear of Allah SWT, so they are afraid of cheating and violating other business ethics.³⁴ Healthy competition and syar'i will have positive impacts: (1) The emergence of creativity and innovation is endless from business actors; (2) Encourage the improvement of the quality of service that satisfies consumers; (3) Increase work motivation, and loyalty of intelligent consumers; (4) Improve production quality; (5) Instilling the trust and comfort of the community; (6) The preservation of consumer rights; (7) Maintain market stability.

³³ See Muhammad Anas Al-Zarqa, Al-Aswāq al-Mu'āshirah Ghayr atTanāfusiyyah Bayn al-Fiqh wat-Tahlīl al-Iqtishādiy, at Jāmi'ah 'Abdul Aziz Magazine: Al-Iqtishādi al-Islāmiy, 2006, p. 5.

³⁴ Business ethics in doing business are honesty (*ash-shidqu*), justice (*al 'is*), trustworthiness and keeping promises (*al-amānah wa al-wafā' bi al-'ahdi*), *Istiqāmah* (sustainability), mutual help (*at-Ta 'āwun*), besides that there are several other provisions that must also be considered and carried out by business actors in maintaining healthy business competition, namely not consuming other people's property in vanity and behaving well and sympathetically to business partners and consumers., See Rumadi Ahmad et. al, *Fikih Persaingan Usaha*, p. 66-71.



Second, unsatisfactory business competition (al-munāfasah at-tijāriyyah ghayr al-masyrū'ah), which is unnatural business competition, exceeds the limits tolerated by using harmful practices or methods to monopolies, violates good habits that apply among business actors, and is contrary to business ethics. In other words, unfair business competition is any business practice that harms the other party in ways that violate religion and the laws that apply in society.³⁵

The three elements that must be observed in business competition in Islam are: (a) Competing Parties; Human beings are behaviours and centres of business control. For a Muslim, the business done is to obtain and develop the property he has. The treasure he obtained is the sustenance given by Allah SWT. Man's task is to try his best, one of which is by trying/doing business. There is no suggestion that competitors take god-given sustenance because God has arranged each other's rights according to his efforts.³⁶

This belief is used as a cornerstone of the tawakal attitude after humans try their best. In terms of work, the Qur'an commands its people to *فَاسْتَبِقُوا الْخَيْرَاتِ* (vying in goodness). With this foundation, competition is no longer interpreted as an attempt to kill other competitors but is done to provide something that is best for its business efforts; (b) In terms of how to compete; Doing business is part of muamalah therefore, the business cannot be separated from the laws that govern muamalah. Therefore, free competition that legalizes all means must be eliminated because it is contrary to the principles of muamalah³⁷; (c) Objects (goods or services) that are contested, some

³⁵ Amal Ahmad Mahmud, *al-Munāfasah at-Tijāriyyah fi al-Fiqh al-Islāmi wa Atsaruhā 'alā al-Sūq*, Universitas Najah Palestina, p. 9-32 See also Rumadi Ahmad dkk, *Fikih Persaingan Usaha*, p.48.

³⁶ M. Ismail Yusanto dan M. Karebat Widjajakusuma, *Menggagas Bisnis Islami* (Gema Insani Press, Jakarta, 2002), p. 92.

³⁷ The principles of muamalah consist of: (1) the law of origin of muamalah is permissible (permissible) unless there is a text that prohibits it; (2) to realize the benefit; (3) Setting a competitive price; (4) Abandon prohibited interventions; (5)



advantages that can be used to increase competitiveness are products, prices, places, services, and after-sales services.³⁸

Some of the basic principles of prohibition of transactions that contain elements of forbidden business both from the aspect of the substance (*haram li dzaatihi*) and from other aspects (*haram li ghairihi*) related to business behaviour can be seen from the example of the basic principle of prohibition of unhealthy business in peace is *riba*,³⁹ *tadlis* (hiding defects of goods / hiding the object of aqad from its actual state to the detriment of one party in terms of quantity uncertainty, quality, price, and timing of submission),⁴⁰ and *taghrir*/uncertainty derived from the Arabic word *gharar*, meaning consequences, risks, disasters, uncertainties. In economics, this *taghrir* is better known as uncertainty or risk. Doing something blindly without sufficient knowledge and without knowing precisely what the consequences will be when entering the risk scene without thinking about the consequences.⁴¹

Islamic teachings require all its people to seek sustenance from the expanse of Allah's gift in a lawful way. By Islamic law, the search for sustenance must be carried out based on the path of goodness for the happiness and benefit of humanity. In many of his words, Allah SWT has affirmed the basic principles that underlie the obligation to seek halal sustenance. Among them are:

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذُلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِن رِّزْقِهِ ۗ وَإِلَيْهِ النُّشُورُ

The translation :

Avoid exploitation; (6) Provides flexibility and tolerance; (7) Honest and trustworthy, See Syafei Rachmat, *Fiqih Muamalah* (Bandung, Pustaka Setia , 2001), p. 17.

³⁸ M. Ismail Yusanto and M. Karebat Widjajakusuma, *Menggagas Bisnis Islami*, p. 96-97.

³⁹ Burhanuddin S, *Hukum Bisnis Syariah* (UII Press: Yogyakarta, 2011), p. 230.

⁴⁰ Burhanuddin S, *Hukum Bisnis Syariah*, p. 231.

⁴¹ Adiwarmar Karim, *Ekonomi Mikro Islam* (IIIT Indonesia: Jakarta, 2002), p. 162.



"He is the one who makes the earth easy for you, so walk in all its corners and eat some of His sustenance. And it is only to Him that you (return after) are resurrected." [QS. al-Mulk: 15]

Q.S. Al Baqarah: 168:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ

عَدُوٌّ مُبِينٌ

The translation :

O men, eat the halal again good of what is on earth, and do not follow the steps of devil; The devil is a real enemy to you.

In addition to the above verses, prophet Muhammad also said in a number of his hadiths. Among them is a hadith narrated by Imam at-Thabarani. The Prophet said: "Every Muslim is obliged to seek lawful sustenance."⁴² Imam al-Munawi explained that the meaning of this hadith is that every Muslim is obliged to know the idolatry and forbidden news of something. In this case, a certain amount of knowledge exists in the science of fikih. This knowledge includes the halalness in business competition, namely healthy business competition and maslahat for all.

In addition, business competition is sought to be following the fundamental principles that form the philosophy of environmental virtue carried out holistically by the Prophet Muhammad SAW, namely the belief in interdependence among creatures created by Allah, where Islam requires the circulation of wealth to occur in all members of society and prevent the circulation of wealth in only a few people. Allah SWT said: "... so that the treasure may not circulate among the rich among you." (QS. Al-Hasyr: 7). Based on this verse, the state also contributes toto backing up small entrepreneurs so that it can limit so that property does not only rotate among the rich so that the concept

⁴² These Hadits is narrated by Imam Al-Munawi at Faydh al-Qadīr (Beirut: Dar Kutub al-Ilmiyyah, 1994) vol.4, p. 356.



of healthy business competition can be built in line with the concept of *tawhid rahmatan lil alamin*.

Competitive strategies or competition in the sharia view are allowed with criteria to compete well. This is explained in the surah about the competing advice in the goodness that is QS. Al Baqarah: 148, QS. Al Maidah (5):48, QS. Al Mu'minin (23): 61. Further research will be studied more deeply in the next section.

2. Due to the decline of the verse, Tafsir and Content of the verse on Business Competition

Based on the description of the Qur'anic verses with derivation terms from استبق or سبق relating to business competition that is allowed with the criteria of competing well according to *fiqh muamalah* then QS. Al Baqarah verse 148, QS. Al Maidah (5): 48, QS. Al Mu'minin (23): 61 are verses whose substance speaks of competition, although it does not directly speak of business competition in Islam.

QS. Al Baqarah verse 148

وَلِكُلِّ وِجْهَةٍ هُوَ مُوَلِّيهَا ۖ فَاسْتَبِقُوا الْخَيْرَاتِ ۗ أَيْنَ مَا تَكُونُوا يَأْتِ بِكُمْ اللَّهُ جَمِيعًا ۗ إِنَّ اللَّهَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ

The translation :

Furthermore, for every people, there is his (own) qibla which he faces. So race (in the making) is good. God will gather you together (on the Day of Resurrection). God is almighty over all things.

Because of the descent of the verse in al Munir's interpretation, Wahbah Zuhaily elaborates that Allah (SWT) lowered this verse closely related to verse 144, which commands to face the Qibla (grand mosque). By the time verse 144 came down, the prophet was in a house known today as Masjidil Bani Salamah. They understood that the commandment was limited as long as they were in the house where the verse came down. Because they doubted, it came down to verse 148, "The truth is from your god, therefore, do not doubt you." God reaffirms verse 149.



Furthermore, this verse explains that every believer of a religion has its qibla, that each person has their qibla, which he faces in prayer.⁴³ Ibrahim and Ishmael faced the Kaaba, the Children of Israel faced the Shakhrah of Baitul Maqdis, the Christians faced east, and Allah gave the Muslims instructions to face the Kaaba. Thus, the qibla is different for each people, and the direction of the qibla is not a principle in religion, unlike god's condemnation and faith on the last day. Furthermore, every individual should submit to the commandments of revelation and carry out obedience. So man hastened to do all good. Everyone should have a strong desire to be the first person to do good and stay away from evil and heresy.

The only thing that counts is to do good, while the land and the direction of the qibla are not the principles of approach to Allah SWT. All lands and directions, according to God, are the same, and God will pick up men wherever they live and gather for the reckoning of charity. The reason is that Almighty God gathers all men together on the day of vengeance, no matter how far away they live. Sailing to the Kaaba or Grand Mosque is sharia that applies to every age and place. So, wherever humans are, face the direction of the Grand Mosque. God repeats the commandment to face the Kaaba three times in this verse, after the same commandment is mentioned twice in verse 144, to explain that this law applies to every age and every place. With each commandment, the Qur'an mentions things that correspond to it. With the first commandment in verse 144, he declares that those given the Book know that he is the truth.⁴⁴

Facing the Qibla is a means of uniting the people. The real purpose is the sincerity of worshipping Allah in any place facing in prayer. Therefore, disagreements among followers of various religions should not be exploited. Man must compete for noble good and deeds. They must also obey all of God's commandments. The change of command by first facing the baitul maqdis and then towards the Kaaba

⁴³ Wahbah Zuhaily, *Tafsir al-Munir, Jilid I*, Juz 2, (Damaskus; Dar al-Fikr, 2009), p. 292.

⁴⁴ Wahbah Zuhaily, *Tafsir al-Munir, Jilid I*, Juz 2, p. 293.



as its final command is nothing but a mere test of knowing who is sincerely believers and uncovering those who lie, distinguishing between the dirty and the good, the Muslims and the hypocritical. So the diversion of the Qibla is not a disaster but a considerable favour. The meaning of the commandment contained in His word, *فَاسْتَبِقُوا* *الْحَيْرَاتِ* is to be quick to carry out what God has commanded, namely to pray to the Kaaba.

In al-Mishbah's interpretation, Quraish Shihab explains that this verse still speaks in the context of the qibla's displacement.⁴⁵ He also explained that at least this verse could be understood in three interpretations: First, for each people, there is the qibla that he faces, likewise with the Muslims who also have their qibla. However, the Qibla of the Muslims has been set directly by Allah SWT. Therefore, Muslims are ordered to compete with each other in good. In other words, this verse is understood that the khitob is directed only at Muslims. So that the command competes in the good of the verse, also only addressed to the Muslims, so that they (Muslims) can compete in the good. Second, there is his qibla for every person he faces. Each person is free to face the direction corresponding to their tendencies or beliefs. On a note, they still aim to achieve god's pleasure so that they always do good.⁴⁶ Therefore, the Muslims are commanded to compete with them in doing good. Broader than the previous interpretation, this verse is not only shown to believers. It is even aimed at all humanity, muslims and non-muslims. And vice versa. Third, this verse can also mean that God gave the commandment to the children of Israel through the mouths of the Prophets sent by Him to face a specific direction.⁴⁷ However, the command to face the Kaaba this time is a commandment not only addressed to the children of Israel but

⁴⁵ M. Quraish Shihab, *Tafsir Al-Mishbah*, Pesan, Kesan, dan Keserasian Alquran (Jakarta: Lentera Hati, 2005), p. 344.

⁴⁶ M. Quraish Shihab, *Tafsir Al-Mishbah*, Pesan, Kesan, dan Keserasian Alquran, p. 344.

⁴⁷ M. Quraish Shihab, *Tafsir Al-Mishbah*, Pesan, Kesan, dan Keserasian Alquran, p. 355.



addressed to all mankind. However, if they do not want to follow God's instructions to go to the Kaaba, then leave them alone, and keep racing with them in doing good. So that whatever and wherever you are, or in any direction man faces. Indeed God gathers also a man who is diverse in his direction to be given the right decision.⁴⁸

Thus, the content of this verse can be drawn into a concept of competitive advantage/business competition based on the Quran based on verse 148 surah Al Baqarah and can be a human foundation in trying/doing business. Business competition is an effort to improve products or services compared to other competitors so that consumers will know and be interested in choosing the products or services offered. The position of the Qur'an as a guide and solution and facing problems has shown that the verses contained in the Qur'an are universal in various problems and conditions. Making quality goods/services is one of the purposes of the meaning of verse *فَاسْتَبِقُوا الْخَيْرَاتِ*. There is a need to improve and improve the quality of goods/services owned in a company to attract consumers to choose these goods/services.

The meaning of competing in goodness is not much different from the concept of competitive advantage, where there is an effort to be the best among the good. The manufacture of products and services based on quality is one of the main points in the concept of competitive advantage, and this is because the tendency of the community or consumers in choosing products or services is the quality of the products or services offered. The goal is that consumers are satisfied and do not feel aggrieved about the services. In addition, a company must treat consumers fairly, not hiding a flaw and reducing the quality of what has been promoted.

From the above explanation, it is clear that the concept of Qur'an-based business competition is a competition concept that encourages business people to be positively (*فَاسْتَبِقُوا الْخَيْرَاتِ*) by providing sufficient contribution from his efforts not to get rid of entrepreneurs / other business actors and tell entrepreneurs/business

⁴⁸ M. Quraish Shihab, *Tafsir Al-Mishbah*, Pesan, Kesan, dan Keserasian Alquran, p. 356.



actors not to harm and endanger other business actors/business actors. The Qur'an also discusses the concept of not being allowed to compete to obtain as much wealth as possible, which is not seen in Islamic values. Because this will result in neglect to forget his obligations as a servant of God. Therefore, Muslim business people need to understand the concept of competition recommended in Islam to not fall into the unhealthy competition.

QS. Al Maidah (5) : 48

وَأَنْزَلْنَا إِلَيْكَ الْكِتَابَ بِالْحَقِّ مُصَدِّقًا لِمَا بَيْنَ يَدَيْهِ مِنَ الْكِتَابِ وَمُهَيِّمًا عَلَيْهِ ۗ فَاحْكُم بَيْنَهُم بِمَا أَنْزَلَ اللَّهُ ۗ وَلَا تَتَّبِعْ أَهْوَاءَهُمْ عَمَّا جَاءَكَ مِنَ الْحَقِّ ۗ لِكُلِّ جَعَلْنَا مِنْكُمْ شِرْعَةً وَمِنْهَاجًا ۗ وَلَوْ شَاءَ اللَّهُ لَجَعَلَكُمْ أُمَّةً وَاحِدَةً وَلَٰكِن لِّيَبْلُوَكُمْ فِي مَا آتَاكُمْ ۗ فَاسْتَبِقُوا الْخَيْرَاتِ ۗ إِلَى اللَّهِ مَرْجِعُكُمْ جَمِيعًا فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ فِيهِ تَخْتَلِفُونَ

The translation :

Furthermore, We had sent down to you the Qur'an by bringing the truth, confirming what was before, namely the books (which were revealed earlier) and the touchstones of the other books; then decide their things according to what God has sent down and do not follow their passions by abandoning the truth that has come to you. We give you rules and a transparent way for every people among you. If God wills, you will undoubtedly be made One people (only), but God wants to test you against His gift to you, then compete to do good. Only to God that you all return, and he tells you what you have disputed.⁴⁹

Because of the descent of that verse is due to the misappropriation and the act of hiding the truth of the teachings of the Shari'a from the books brought by the prophets and apostles before Muhammad SAW. Ibn Ishaq narrated from Ibnu Abbas, and he said, "Ka'b bin Usaid, Abdullah bin Shuriya and Shas bin Qais, the three of them said, "Let us go see Muhammad, who knows maybe we can turn

⁴⁹ Alquran Al Karim dan Terjemahnya, p. 229.



himself away from his religion." They came to see the Prophet Muhammad and said, "O Muhammad, you have learned that we are the scholars of the Jews, the honourable people and their leaders. If we follow you, the Jews will also follow our steps, and they will not take the opposite step to ours, that there has been a feud between our people and us. We want to invite them to ask you for a legal ruling, and if you are willing to give a legal ruling that favours us and harms them, we will have faith in you." However, prophet Muhammad rejected their persuasion and will, and Allah SWT also lowered verses 49-50 of this surah al-Ma'idah.

It is narrated from Hasan that this verse is general concerning everyone who wants other than the law of Allah SWT. The law is twofold. First, the law based on science is the law of Allah SWT. Second, the law based on ignorance is the law of evil.⁵⁰ In addition, Ibn Abbas also explained that al-Maidah verse 48 came down about the people of the book who asked the Prophet for a decision. At first, he was given a choice to decide their case or return it to their respective books. However, with the descent of this verse, the Prophet was ordered to decide the case between them (the people of the book) with what is in the Qur'an.

Tafsir al Munir, Wahbah Zuhaily explains that based on *balaaghah*, فَاسْتَبِقُوا الْخَيْرَاتِ immediately you all do good, there isti'arah, that is, like them with people who are on horseback when doing horse racing races.⁵¹ Because each participant in the race seeks to precede the other participants to get to the finish line or intended goal. Based on the *lughawiyah mufradat* فَاسْتَبِقُوا الْخَيْرَاتِ is the beginning of a new sentence containing meanings that explain the reason for having to rush to the good.⁵² When viewed in terms of the fiqh of life/laws, then فَاسْتَبِقُوا الْخَيْرَاتِ, rushing to the charities of obedience, racing in doing

⁵⁰ Wahbah Zuhaily, *Tafsir al-Munir, Jilid 3, Juz 5 & 6*, p. 548.

⁵¹ Wahbah Zuhaily, *Tafsir al-Munir, Jilid 3, Juz 5 & 6*, (Damaskus; Dar al-Fikr, 2009), p. 547.

⁵² Wahbah Zuhaily, *Tafsir al-Munir, Jilid 3, Juz 5 & 6*, p. 547.



good is a characteristic that becomes the identity of the people who are afraid and shows that the movement of obligations is more important than ending and delaying them. This is no longer disputed in the context of worship. This verse also contained a proposition that shows that staying fasting when in conditions of travelling far is more important than not fasting.⁵³

Surah Al Maidah verse 48 also explains that each religious community has their sharia and *manhaj*. As in the phrase 'for every people among you, We give rules and a clear way.' According to Ibn Abbas and Mujahid, *شِرْعَةً* is a guide *وَمِنْهَا جَا* the way. Wahbah Az Zuhaili explains that *شِرْعَةً* is what God has recommended for his servants in the form of religion, systems, rules and laws. In contrast, *مِنْهَاجٌ* is the light that man takes in religion. In Tafsir Al Munir, it is explained that in this verse, Allah descended to proclaim that the purpose of the diverse and varied shari'aari'atsan is to test His servants regarding what is recited to them. This is done so that it can be seen which servant is obedient, then Allah SWT also rewards him, and which servants are disobedient and do maksiat or have a strong desire to do evil, then Allah SWT also punished him. Then Allah urged the man to hurry and rush to the good and the Qur'an, which is the last book he handed down. All of that is for the good and benefit of the man himself and for the sake of achieving virtue and pleasure.

Because only to Allah SWT, the place of humanity returns on the Day of Resurrection. Then, Allah SWT will also tell people about the truth that you previously disputed. Allah SWT also avenges the righteous for their truth and punishes unbelievers who deny, deny and do not believe the truth, who turn from the truth to others without reason. Then Allah (SWT) affirmed the commandment to apply the law based on what Allah (SWT) handed down and not to follow the passions of disobedient and stubborn people like the Jews. Do not let them mislead and turn you away from the truth, lest they deceive and deceive you by manipulating the truth regarding the various affairs they tell you.

⁵³ Wahbah Zuhaili, *Tafsir al-Munir, Jilid 3, Juz 5 & 6*, p. 553.



Therefore, do not let them deceive you because they are liars, infidels, cheats, crooks and traitors.⁵⁴

As for the content of al-Maidah letter verse 48, which is abstracted from several interpretations, first, the Qur'an revealed by Allah is the actual book; there is no doubt in it. He confirmed the previous books and was a judge of the books. Because the books before the Qur'an are no longer authentic because they were changed by human intervention. Second, the Quran is the handle of life. It should be a guide in deciding everything. Third, each ummah has its sharia and law following the times and conditions of their lives at that time. However, aqidah and the subject of religion are all the same, namely to obey God. Fourth, God made humanity diverse to test them and allow them to compete in goodness. Fifth, all men will return to God and be rewarded for what they believe and do in the world. Sixth, this verse is a motivating verse for *فَاسْتَبِقُوا الْخَيْرَاتِ*, vying for good.

Presumably, QS. Al-Ma'idah: The above 48 have mission similarities with QS. Al-Baqarah: 148, i.e. both aim to solidify the ukhuwah of fellow men by vying for good. There is no need to look at the difference because the difference is, in addition to god's will, is also the basis of the preservation of life, and later can be achieved all the goals of life of creatures on the earth stage. Our task is only to find the tangents and intersections of these differences. So obviously, the meeting point of religious diversity is to teach you always to do good to others. It is also competing in trying. To realize healthy business competition and improve the welfare of the people, every business actor must compete to provide the best products/services (services) for consumers regardless of whether the consumer has differences in religion, ethnicity, race, or culture with business actors. All are equalized, not giving consumers preferential treatment of prices or products/services. All business actors compete to produce an item at a much cheaper price and higher quality than competitors. A business

⁵⁴ Wahbah Zuhaily, *Tafsir al-Munir, Jilid 3, Juz 5 & 6*, p. 551.



entity /actor competes to produce goods more efficiently than other goods.

Even if there is no explanation of business competition in these two verses, at least the Qur'an teaches us to compete to do our best without the need to look at differences and ultimately harm society/consumers.⁵⁵ The most important obligation that must be realized is the similarity of the essence and purpose of religion, namely teaching about goodness and trying to create peace and benefit among fellow human beings.

QS. Al Mu'minun (23): 61

أُولَئِكَ يُسْرِعُونَ فِي الْخَيْرَاتِ وَهُمْ لَهَا سَابِقُونَ

The translation :

They are rushing for good, and they are the ones who get it first.

56

According to lughawiyyah mufradat in al Munir's interpretation, أُولَئِكَ يُسْرِعُونَ فِي الْخَيْرَاتِ they are people who are rushed into obedience charities and are very happy and very ambitious to the charities of obedience so that they are always eager to carry it out immediately.⁵⁷ وَهُمْ لَهَا سَابِقُونَ And they are the ones who hold races and competitions for the sake of those obedience charities or those who precede others for the sake of those obedience charities. The corresponding verse in Al Munir's interpretation states that SWT denounced and strongly condemned those who divide and scatter their religion after Allah, verse 55 below.

أَيَحْسَبُونَ أَنَّمَا نُؤْتُهُمْ بِهِ مِنْ مَالٍ وَبَيْنَ

⁵⁵ M. Quraish Shihab, *Wawasan Alquran, Tafsir Maudhu'i Atas Pelbagai Persoalan Umat* (Bandung: Mizan, 1996), p. 491-493.

⁵⁶ Yayasan Penyelenggara Penerjemah Alquran; Lajnah Pentashih Mushaf Alquran Departemen Agama RI, p. 689.

⁵⁷ Wahbah Zuhaily, *Tafsir al-Munir, Jilid 19*, p. 348.



Then Allah (SWT) accompanies him with the exposure of the nature and characteristics of people who rush in goodness in the true sense. The nature and characteristics are fourfold, namely, fearing Allah SWT, believing in the verses of their God, eliminating allies for Him, and fulfilling the rights of Allah SWT such as zakat and kafarat and Adami rights such as various forms of deposits and debts receivable and their hearts are very worried that it is not accepted, so that humans will try optimally to fulfil it perfectly, intact, and as good as possible.

The interpretation and explanation of this verse explain that the nature, characteristics, and criteria of those who rush in virtue are: first, indeed, those who, out of fear of their Lord's punishment, are always in obedience to Him. So, what al-Isyfaaq means here is the effect, which is always in obedience. In addition, there can also be people who are afraid of Allah SWT. Therefore, the mention of the words *حَشِيَّةٌ* and *مُسْفِقُونَ* in the 57th verse here is to reinforce only (because these two words have similar meanings that are afraid).⁵⁸ Second, those who believe and believe in the verses of Allah SWT with both kinds, namely the verses of kauniyyah and the verses of the Qur'an, which are revealed with complete faith and belief without the slightest hardened by doubt. Kauniyyah verses are verses of Allah SWT that show and prove His form through observation, analysis, and thought, such as the creation of heaven and earth, the creation of man and others. Third, mentioning such traits and criteria in such an order is very good and careful. Because the nature or criteria of the first indicates the existence of fear and worry that give rise to logical implications in the form of an attitude of caution and vigilance in staying away from the undue, while the second nature shows the point of faith and fullness of heart deep into it. The third nature indicates throwing away the attitude of riya in carrying out obedience.

Meanwhile, the fourth nature indicates the implementation of strict charities accompanied by fear, fear of transparency and imperfection in fulfilling it. It is the peak of the maqam of the shiddiiqiin people. They are the ones who are so passionate and rushed into the charities of obedience that they are not too late, and some are left

⁵⁸ Wahbah Zuhaily, *Tafsir al-Munir, Jilid 19*, p. 350.



behind. At the same time, they immediately get various forms of benefit, respect, and appreciation in this world, in addition to what they will get later in the afterlife, as Allah (SWT) says in verse, "Then Allah gives them a reward in the world and a good reward in the afterlife." (Al Imran:148). "And We give him his reward in the world; surely he is in the afterlife, including the righteous." (al-Ankabuut: 27).

They are the ones who preceded other human beings to merit and gained fruit in the world before the afterlife. It is not those unbelievers that We have wealth and children, and they think it is a form of respect, glorification, and appreciation for them.⁵⁹ The conclusion is that true happiness is not the happiness of the world but the happiness of the afterlife with good charity and giving alms accompanied by fear, anxiety, worry and worry.

As for verse *أَهَا سَنَبِقُونَ وَهُمْ*, al-Qurthubi said, the best interpretation of this verse is that they are always at the forefront until the time of charity of virtue. In other words, people who are former and leading in doing it. Based on this interpretation, this indicates that prayer at the beginning of time is more critical. Everyone who comes first in a way is called "*as-Saabiq ilaihi*" (the one who comes first to something). Everyone late from something means that he has been preceded by the time of something.⁶⁰

Regarding business competition, this verse shows that Muslims and humanity are generally ordered to compete for virtue, namely doing deeds that are beneficial to the welfare of humanity both outwardly and mentally, such as competing to develop goods/services at the minimum possible price with great benefits so that humans can utilize them to achieve the welfare and prosperity of life in the world, Not the other way around which is used to hurt or harm the survival of human life. The competition to defeat other business actors must be based on positive competition in terms of goodness that leads the perpetrator to obtain the pleasure of Allah SWT and reach His paradise.

⁵⁹ Wahbah Zuhaily, *Tafsir al-Munir, Jilid 19*, p. 351.

⁶⁰ Imam Al Qurthubi, *Tafsir Al-Qurthubi: Ta'liq Muh. Ibrahim Al Hifnaw: Takhrij Mahmud Hamid Utsman* (Pustaka Azzam, 12th Edition, 2009), p. 133.



From this, it can be understood that Islam encourages its people to compete in good things, such as obedience and achieving the pleasures of Allah. Of course, this verse indicates that Islam encourages its people to conduct a competition or business competition based on the values of kindness, honesty, and justice to realize the benefit and obtain the pleasure of Allah SWT because all actions will be held accountable later in the afterlife. The Qur'an speaks of many things, but the whole is one central idea and one thematic unity. Thus the function of the Qur'an as a clue for humans can be realized, considering that during this time, the Qur'an was still considered a sacred book that only needed to be read the text repeatedly without understanding the meaning contained in it. Islam encourages a person, both individually and collectively, to make productive efforts to provide for themselves, their families, and the people they are entitled to. In principle, business competition in Islam is highly recommended for all businesses and must be oriented to realize benefits for the community.

3. Hadith on Business Competition

When associated with hadith, the prohibition of monopolistic accounting and unfair business competition can be seen at least substantially in the prohibition of hoarding property (ihtikar) and tas'ir (pricing). Concerning the hadith, the prohibition of hoarding many treasures is contained in the books of hadith. Among them are mentioned in shahih Muslim, Juz II, Kitâb al-Musâqah, hadith number 3012, which reads:

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ مَسْلَمَةَ بْنِ قَعْنَبٍ حَدَّثَنَا سُلَيْمَانُ يَعْنِي ابْنَ بِلَالٍ عَنْ يَحْيَى وَهُوَ ابْنُ سَعِيدٍ قَالَ كَانَ سَعِيدُ بْنُ الْمُسَيَّبِ يُحَدِّثُ أَنَّ مَعْمَرًا قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَنْ اخْتَكَرَ فَهُوَ خَاطِئٌ فَقِيلَ لِسَعِيدٍ فَإِنَّكَ تَحْتَكِرُ قَالَ سَعِيدٌ إِنَّ مَعْمَرًا الَّذِي كَانَ يُحَدِّثُ هَذَا الْحَدِيثَ كَانَ يَحْتَكِرُ

The translation :

Having told us Abdullah bin Maslamah bin Qa'nab had told us Sulaima] -i.e. Ibn Bilal- of Yahya -i.e. Ibn Sa'id-he said, "Sa'id bin Musayyab tells us that Ma'mar said, "Allah's Apostle shallallahu 'alaihi wasallam said: "Whoever hoards goods, then he sins."



Shahîh Muslim, Juz II, Kitâb al-Musâqah, hadith number 3013:

حَدَّثَنَا سَعِيدُ بْنُ عَمْرٍو الْأَشْعَثِيُّ حَدَّثَنَا حَاتِمُ بْنُ إِسْمَاعِيلَ عَنْ مُحَمَّدِ بْنِ عَجْلَانَ عَنْ مُحَمَّدِ بْنِ عَمْرٍو بْنِ عَطَاءٍ عَنْ سَعِيدِ بْنِ الْمُسَيَّبِ عَنْ مَعْمَرِ بْنِ عَبْدِ اللَّهِ عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَا يَحْتَكِرُ إِلَّا خَاطِئٌ قَالَ إِبْرَاهِيمُ قَالَ مُسْلِمٌ وَحَدَّثَنِي بَعْضُ أَصْحَابِنَا عَنْ عَمْرٍو بْنِ عَوْنٍ أَخْبَرَنَا خَالِدُ بْنُ عَبْدِ اللَّهِ عَنْ عَمْرٍو بْنِ يَحْيَى عَنْ مُحَمَّدِ بْنِ عَمْرٍو عَنْ سَعِيدِ بْنِ الْمُسَيَّبِ عَنْ مَعْمَرِ بْنِ أَبِي مَعْمَرٍ أَحَدِ بَنِي عَدِيٍّ بْنِ كَعْبٍ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَذَكَرَ بِمِثْلِ حَدِيثِ سُلَيْمَانَ بْنِ بِلَالٍ عَنْ يَحْيَى

The translation :

Having told us Sa'id bin Amru Al Asy'ats has told us Hatim bin Isma'il from Muhammad bin 'Ajlan of Muhammad bin 'Amru bin 'Atha from Sa'id bin Musayyab from Ma'mar bin Abdullah of the Prophet *shallallahu 'alaihi wasallam*, he said: "It is not the one who hoards goods, but he sins because of it." Ibrahim said; Muslims say and have told me some of our companions from Amru bin Aun have preached to us Khalid bin Abdullah of Amru bin Yahya of Muhammad bin Amr] from Sa'id bin Musayyab from Ma'mar bin Abu Ma'mar one of the Bani Adi bin Ka'ab, he said, "Allah's Apostle *shallallahu 'alaihi wasallam* said....then he mentioned hadiths such as the hadith of Solomon bin Bilal, from Yahya."

Sunan Ibn Mâjah, Juz II, Kitâb al-Tijârah, Bab, 6, hadith number 2144:

حَدَّثَنَا نَصْرُ بْنُ عَلِيٍّ الْجَهْضَمِيُّ حَدَّثَنَا أَبُو أَحْمَدَ حَدَّثَنَا إِسْرَائِيلُ عَنْ عَلِيِّ بْنِ سَالِمِ بْنِ ثَوْبَانَ عَنْ عَلِيِّ بْنِ زَيْدِ بْنِ جُدْعَانَ عَنْ سَعِيدِ بْنِ الْمُسَيَّبِ عَنْ عُمَرَ بْنِ الْخَطَّابِ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ الْجَالِبُ مَرْزُوقٌ وَالْمُحْتَكِرُ مَلْعُونٌ

The translation:

Having told us Nashr bin Ali Al Jahdlam] has told us Abu Ahmad] Has told us Isra'il from Ali bin Salim bin Tsauban of Ali bin Zaid bin Jud'an



from Sa'id bin Al Musayyab from Umar bin Khatthab he said, "The Prophet *shallallahu 'alaihi wasallam* said: "The man who makes a living is given sustenance and the hoarder is cursed."

The three hadiths narrated by Shahih Muslim and Ibn Majah have substantially the same content. The hadith provides information that the Prophet (SAW) prohibited monopoly in the form of hoarding goods/property (*ihdikâr*). The type of property hoarded is not limited to any goods, not food or necessities, only if the goods have become human needs. If hoarding causes harm to humans, then it falls into the category of *ihdikâr*, which is prohibited. The conditions of *ihdikâr* that are prohibited are 1) Hoarding by waiting for the time the price is high; 2) Hoarding at the time needed; 3) Something that is hoarded exceeds its needs; 4) Something that is hoarded is the purchased item; 5) Something that is hoarded is foodstuffs; 6) Hoarding at a particular

عَنْ أَبِي هُرَيْرَةَ أَنَّ رَجُلًا جَاءَ فَقَالَ يَا رَسُولَ اللَّهِ سَعَرَ فَقَالَ بَلْ أَدْعُو ثُمَّ جَاءَهُ رَجُلٌ فَقَالَ يَا رَسُولَ اللَّهِ سَعَرَ فَقَالَ بَلْ اللَّهُ يَحْفِضُ وَيَرْفَعُ (رواه أبو داود)

is often called *tas'ir*. Hadith about *tas'ir* is as follows:

The translation :

From Abu Hurairah, "That a man came and said: "O Messenger of Allah, set this price". He replied: "(No) just let it go". Then he was approached by another man and said: "O Prophet, set this price". He replied: (No), but it is Allah who has the right to lower and raise" (Hr. Abu Dawud).

This hadith shows the prohibition of fixing prices, where fixing prices is a form of injustice that must be reported to the authorities to eliminate them. If this is done, then in the sight of Allah, he has sinned because he has committed an unlawful act. Meanwhile, every citizen

⁶¹ Ahmad Mustafa Afifi, *Al-Ihtikâr wa Mauqif asy-Syar'ah al-Islâmiyyah minhu fi Ithâr al-'Ilâqâh al-Iqtishadiyyah al-Mu'ashirah*. (Al-Qâhirah: Maktabah Wahbah, 2003), p. 120.



has the right to complain to the mazhalim court (a kind of state administrative court) against the authorities' actions which set the price. The hadith explanation above also shows that the market is a natural law (sunatullah) that must be upheld and respected. No one individually can influence market changes because the market is the power of Allah SWT, the ruler of the universe. It is different if the case of price increases for various goods needed by the community, where the increase is triggered or created intentionally by market participants so that prices rise uncontrollably because they want to get more profit. In this second case, the government should have intervened in prices not to cause continuous turmoil in the community. This is a natural manifestation of the government upholding justice.

CONCLUSION

Identification and use of the term business competition in the Qur'an found that the terminology of business competition is not found in the Qur'an, but can use the words and استبق to refer to competition/competition, found 35 verses that use the term in all its forms. Although the word is used up to 35 times in the Koran, not all of them mean competition/competition/competition because the word also means before, has passed, preceded you, they will be able to escape, they precede us, hasten, for the sake of the angels who preceded with fast, those who prioritize, those who were earlier, and those who believed first, will not be defeated. While the terms of competition are found in Q.S. Al Baqarah (2):148, Q.S. Al Maidah (5):48, Q.S. Al Mu'minun (23):61. There are two concepts of business competition from the perspective of the Koran, and the first is based on the Q.S. Al Baqarah (2): 148, Q.S.

Al Maidah (5): 48, Q.S. Al Mukminun (23): 61 shows in the conclusion that was competing/competing is an attempt to compete positively (فَاسْتَبِقُوا الْخَيْرَاتِ) by making sufficient contributions and not getting rid of other entrepreneurs/business actors and instructing entrepreneurs/business actors not to harm and endanger other entrepreneurs/business actors; that in order to realize healthy business competition and improve the welfare of the people, every business actor must compete to provide the best products/services for



consumers regardless of whether the consumer has differences in religion, ethnicity, race, culture with business actors. All business actors compete to produce an item at a much cheaper price and with higher quality than competing business actors; Muslims and humanity, in general, are ordered to compete to do good, namely to do deeds that are beneficial for the welfare of humanity both physically and mentally so that humans can use it to achieve prosperity and prosperity in life in the world, not the other way around which is used for misery or detrimental to human survival. Second, the concept of business competition obliges all people to seek sustenance from the expanse of God's bounty in a lawful way where the search for sustenance must be carried out based on the path of goodness for the happiness and benefit of humanity. Allah SWT has confirmed the basic principles that underlie the obligation to seek lawful sustenance in the Q.S. Al-Mulk: 15 and Q.S. Al Baqarah: 168.

The discussion of this paper implies that it is essential to understand the importance of understanding the identification and use of the term business competition in the Qur'an, where the terminology of business competition is not found in the Qur'an but can use in the terms and استبق. The description of this paper can be a reference for increasing understanding of the terms business competition and the concept of business competition in the Qur'an.

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