

Analysis of Ad-Dunya wa Ad-Din as a Foundation for Business Ethics

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ABSTRACT

This study attempts to dissect the book Ad Dunya wa Ad Din by Al Mawardi as a reference for micro business activities. This issue was raised due to the increasing phenomenon of employees, both private and government, who work while doing side businesses. With various motives, the practice of "working while doing business" is widely carried out, so this study was carried out using postmodern qualitative research and raised the ethical concept of Ad Dunya wa Ad Din as an analytical instrument. The empirical values of existing business practices are captured rationally and intuitively, then these values are analyzed using the Ad Dunya wa Ad Din ethical concept approach. The results of this research show that business ethics includes ethical and spiritual educational values. In developing business ethics in certain cases, an educational process is needed to form halal habits and processes.

Kata Kunci: Ad Dunya wa Ad Din, Etika Bisnis, Adab.

ABSTRAK

Studi ini berusaha membedah kitab Ad Dunya wa Ad Din karya Al Mawardi sebagai acuan bagi aktivitas bisnis mikro. Isu ini di angkat dikarenakan maraknya fenomena karyawan baik swasta maupun pemerintah yang bekerja sembari melakukan bisnis sampingan. Dengan berbagai motif, praktik "bekerja sembari bisnis" ini banyak dilakukan sehingga studi ini dilakukan dengan riset kualitatif postmodern dan mengangkat konsep etika Ad Dunya wa Ad Din sebagai instrument analisis. Nilai empiris dari praktek bisnis yang ada ditangkap secara rasional dan intuitif kemudian nilai-nilai tersebut di analisis dengan menggunakan pendekatan konsep etika Ad Dunya wa Ad Din. Hasil penelitian ini menunjukkan bahwa etika bisnis meliputi nilai Pendidikan adab dan spiritual. Dalam membangun etika bisnis dalam kasus tertentu, dibutuhkan proses Pendidikan dalam membentuk adab kebiasaan dan proses yang halal.

INTRODUCTION

In essence, ethics, defined as fundamental values, serves to assist business practitioners, particularly traders, in addressing various challenges they encounter in their operations (Dobson, 1999). The significance of business ethics cannot be overstated, as it is crucial for conducting professional business activities. Within this context, Islamic business ethics plays a vital role in equipping business actors with the necessary moral framework to navigate their endeavors (Zhang & Zhang, 2016). Ethics functions as a moral compass, distinguishing between right and wrong, while business encompasses a series of events involving various stakeholders (Bontis & Mould-Mograb, 2006). Thus, it can be concluded that adherence to ethical or moral principles in business not only fosters growth and development but also enables competition among companies without causing harm to any party involved. The evolution of ethics in society suggests that when effectively utilized, ethical practices can yield positive impacts on both individual businesses and the broader corporate landscape.

The term "ethics" is understood as a standard of conduct guiding individuals in their decision-making processes. It encompasses the study of right and wrong actions and the moral choices made by individuals. Ethical decisions are characterized by adherence to established behavioral standards. Business ethics, sometimes referred to as management ethics, involves the application of moral standards within business activities (Akbar, 2023). Another definition posits that business ethics is fundamentally about building trust between individuals or organizations, serving as a foundational element for long-term business development (Beaghan, 2008). Various terms synonymous with ethics include *akhlaq*, moral character, and decorum. Hamzah Ya'kub, in his work on Islamic ethics, elucidates that the term *akhlaq*, derived from Arabic, aligns with concepts of moral character and behavior. He emphasizes that the Prophet Muhammad (SAW) was sent to perfect human ethics rather than solely to advance economic pursuits (Remišová et al., 2014).

Historically, Islam has maintained a positive perspective on trade and economic activities. The Prophet Muhammad (SAW) was a trader, and the spread of Islam was significantly facilitated by Muslim merchants. The Qur'an warns against the misuse of wealth while permitting the pursuit of lawful earnings, as evidenced in Surah Al-Baqarah (2:275), which states, "Allah has permitted trade and prohibited usury." This highlights the strategic importance of trade in human endeavors for sustenance. The Prophet's saying, "Consider trade, for indeed, nine out of ten doors of sustenance are found in trade," further underscores the significance of commerce in Islamic teachings (Marmat, 2021). Dawam Rahardjo's research critiques Weber's thesis on Protestant ethics, suggesting that Islamic teachings also frame business activities as a human responsibility towards God (Macfarlane, 1995).

The perception of Small and Medium Enterprises (SMEs) regarding business ethics can be evaluated through various indicators, such as honesty in measurements, the sale of lawful and quality goods, transparency regarding product defects, refraining from disparaging competitors, timely payment of employee wages, and prioritizing worship over business transactions. Additionally, the ability to delineate between rights and responsibilities within the workplace is crucial for ethical business conduct (Albrecht et al., 2010).

LITERATURE REVIEW

The concept of business ethics within Islamic economics is fundamentally rooted in the ethical principles derived from the Qur'an and Hadith, which guide the behavior of individuals and organizations in their economic activities. Islamic business ethics encompasses a broad spectrum of values, including honesty, justice, transparency, integrity, social responsibility, and empathy (Agustian, 2023; Hartanto, 2023). These principles are not merely regulatory frameworks but are integral to the identity and operational ethos of Islamic businesses, shaping their interactions with stakeholders and the broader community (Agustian, 2023).

One of the core tenets of Islamic business ethics is the principle of *Ihsan*, which emphasizes excellence and benevolence in all dealings. This principle serves as a foundational pillar for ethical conduct in business, encouraging practitioners to strive for the highest moral standards (Hartanto, 2023). Additionally, the concept of *ta'awun*, or cooperation, is highlighted as essential in fostering ethical relationships among business actors, promoting fairness and mutual benefit (Azzumi, 2023). Such ethical frameworks are believed to lower transaction costs and enhance management efficiency, thereby contributing to a more sustainable economic environment (Syed & Ali, 2010).

Islamic economics also places significant emphasis on the *Maqasid al-Shariah*, which refers to the higher objectives of Islamic law aimed at promoting welfare and justice in society. This framework guides the ethical considerations in business practices, ensuring that economic activities do not only focus on profit maximization but also on social welfare and ethical responsibility (Karimullah, 2023; Samad & Sugeng, 2022). The integration of these ethical principles into business operations is seen as crucial for achieving holistic well-being (*Fallah*) and sustainable development (Samad & Sugeng, 2022; Zauro, 2024).

Moreover, the role of Islamic work ethics in influencing organizational behavior and commitment is increasingly recognized. Research indicates that Islamic work ethics, which view work as an act of worship, encourage diligence, integrity, and accountability among employees (Pratiwi, 2019; Raies, 2021). This perspective not only enhances individual performance but also fosters a culture of ethical compliance within organizations, which is vital for the long-term success of Islamic businesses (Fuad & Handayani, 2020; Hamzah et al., 2021).

In the context of contemporary challenges, such as the COVID-19 pandemic, the application of Islamic business ethics has been emphasized as a means to navigate crises effectively. Studies suggest that adherence to these ethical principles can help businesses maintain resilience and adapt to changing economic conditions while upholding their moral obligations (Hakim et al., 2020; Jumardi et al., 2022). Furthermore, the ethical dimensions of Islamic finance, which promote social responsibility and sustainable practices, are increasingly relevant in today's global economic landscape (Chimenya, 2023; Kadi, 2023).

RESEARCH METHODS

To formulate the foundation of business ethics, this study employs the economic philosophy of Al-Mawardi as articulated in his work, *Ad Dunya wa Ad Din*. There are several reasons for selecting this methodological approach. First, the concept of *Ad Dunya wa Ad Din* encompasses educational values related to moral conduct. Second, this text discusses the ethical dimensions of human interactions in both social and religious contexts, emphasizing the pursuit of happiness in

this world and the hereafter. Consequently, it is highly relevant to examine how these ethical principles can be implemented by employees who are simultaneously engaged in business activities.

The data utilized in this study comprises empirical evidence gathered through interviews and observations from three distinct individuals, which are interpreted rationally. The data pertains to three cases involving the experiences of these individuals as they navigate the challenges of running a business while working within their respective institutions. It is important to note that the data is not explicit in nature; rather, it reflects the "values" derived from the experiences associated with each case presented. These values will subsequently be analyzed using the ethical framework outlined in *Ad Dunya wa Ad Din*.

RESULTS AND DISCUSSION

1. Book Adab Ad-Dunya Wa Ad-Din

The book *Adab Ad-Dunya Wa Ad-Din* serves as a foundational text that articulates the principles of Islamic moral education. Within this work, Al-Mawardi explores the ethical dimensions of human existence, addressing both social interactions and religious obligations in the pursuit of happiness in this world and the hereafter. In this context, Al-Mawardi emphasizes that engagement in religious and social activities must be accompanied by courteous social behavior (*al-akhlaq al-karimah*). He posits that such courteous conduct is cultivated when individuals maximize their intellectual potential to comprehend the natural phenomena and divine signs present in their surroundings.

Al-Mawardi employs a dual approach in his examination of the subject matter, integrating rational analysis with references from the Qur'an and Hadith. This methodological framework is reflective of his position as a jurist within the Shafi'i school of thought. As is well-known, Al-Shafi'i was a prominent figure in Islamic jurisprudence who synthesized two methodologies in formulating his legal opinions: the method of reasoning based on textual evidence from the Qur'an and Hadith, and rational thought (Bik, 1995). As a hadith scholar, Al-Shafi'i was influenced by the intellectual framework of his mentor, Imam Malik bin Anas (Bik, 1995), while his rational approach was shaped by the Hanafiyah school of thought (Bik, 1995). Furthermore, Al-Shafi'i lived during the flourishing period of the Mu'tazilah, a time when their theological perspectives became state ideology, fostering the development of rational thought characterized by the emergence of philosophers and scientists.

Adab Ad-Dunya Wa Ad-Din addresses themes of ethics, religion, and social morality (Mawardi, 2018). This monumental work discusses various roles and statuses of individuals within the social hierarchy, referring to these as "distinct groups that examine each occupation" (Mawardi, 2018). Notably, Al-Mawardi employs a methodology that strikes a balance (*wasath*) between the approaches of the narrators (*ahl al-riwayah*) from hadith scholars and linguists, and the empirical researchers (*al-babitsin al-nazhriyin*). His discussions are not solely based on absolute textual evidence; rather, they incorporate logical reasoning (*'ilm al-manthiq*), empirical approaches (*al-tajribah*), and intuitive insights (*al-musyabadah*).

2. Islamic Business Ethic in Adab Ad-Dunya Wa Ad-Din

The book *Adab Ad-Dunya Wa Ad-Din* by Al-Mawardi provides a comprehensive framework for understanding the ethical principles that should guide business practices within an Islamic context. Several key concepts emerge from this text that are essential for building and running a business ethically.

a. Honesty and Integrity

One of the fundamental principles emphasized in *Adab Ad-Dunya Wa Ad-Din* is the importance of honesty and integrity in business transactions. Al-Mawardi asserts that truthfulness is not merely a moral obligation but a prerequisite for successful business operations. This aligns with contemporary research, such as that by (Alfiana, 2023), which highlights that Islamic business ethics prioritize honesty as a means to protect the interests of all parties involved in a transaction. Conversely, some studies indicate that despite the recognition of these principles, many business practitioners struggle to fully implement them due to a lack of understanding or commitment to ethical practices (Mas & Karmila, 2023).

In the context of Islamic economics, honesty and integrity are foundational principles that guide business practices. These values are deeply rooted in Islamic teachings and are essential for fostering trust and accountability among business actors. Al-Mawardi, in his work *Adab Ad-Dunya Wa Ad-Din*, emphasizes that ethical conduct in business transactions is not merely a legal obligation but a moral imperative that reflects one's faith and commitment to Islamic principles (Hartanto, 2023).

Honesty in business dealings is crucial for establishing trust between parties. According to Malahayatie and Rahmawati (Malahayatie & Rahmawati, 2022), entrepreneurs are expected to be reliable and transparent, which enhances their credibility and fosters long-term relationships with clients and partners. This aligns with the Islamic perspective that emphasizes the importance of trust (*amanah*) in all transactions.

Islamic business ethics advocate for a sense of social responsibility, where businesses are expected to operate with integrity and contribute positively to society. (Agustian, 2023) notes that businesses adhering to ethical principles not only enhance their reputation but also fulfill their obligations towards the community, thereby promoting social welfare.

The principle of accountability is integral to Islamic business ethics. (Ihsan, 2023) highlights that ethical conduct involves being accountable for one's actions and decisions, ensuring that business practices align with Islamic values. This accountability extends to financial dealings, where transparency and fairness are paramount.

Honesty and integrity are vital components of business ethics in the Islamic economy, as they foster trust, accountability, and social responsibility. While numerous studies support the significance of these values, challenges remain in their practical implementation. Addressing these challenges requires ongoing education and commitment to Islamic ethical principles among business actors.

b. Social Responsibility

Al-Mawardi discusses the ethical responsibility of individuals and businesses to contribute positively to society. This notion of social responsibility is echoed in modern research, such as that by Malahayatie and Rahmawati (Malahayatie & Rahmawati, 2022), which emphasizes the need for business actors to be people-oriented and socially responsible. However, there are contrasting

views, as some scholars argue that the focus on profit maximization often overshadows ethical considerations in business practices (Khan et al., 2022).

Social responsibility is a fundamental aspect of business ethics within the Islamic economic framework. It emphasizes the obligation of businesses to operate in a manner that benefits society, aligns with ethical standards, and adheres to Islamic principles. This concept is deeply rooted in the teachings of the Qur'an and the Hadith, which advocate for justice, equity, and the welfare of the community.

Islamic business ethics prioritize the welfare of the community. Businesses are expected to contribute positively to society by engaging in charitable activities, supporting local economies, and ensuring that their operations do not harm the environment or society at large. Ahmad and Ramayah Ahmad & Ramayah (2011) highlight that businesses that practice social responsibility not only enhance their reputation but also foster a more sustainable trading environment.

The principles of equity and justice are central to Islamic business ethics. Businesses are required to treat all stakeholders fairly, ensuring that their practices do not exploit or disadvantage any group. This aligns with the findings of Alhammadi (Alhammadi, 2022), who emphasizes that the Islamic economic system aims to eliminate poverty and reduce economic disparities, thereby promoting social justice.

Transparency in business operations is crucial for building trust with stakeholders. Islamic teachings advocate for honesty and accountability in all dealings, which is essential for fostering a responsible business environment. As highlighted by Oktaviana and Miranti (Oktaviana & Miranti, 2023), customer-centric strategies that prioritize transparency can enhance the sustainability of businesses.

Islamic business ethics also encompass environmental responsibility. Businesses are encouraged to adopt sustainable practices that protect natural resources and promote ecological balance. This is supported by the research of Asmaraningtyas (Asmaraningtyas, 2024), which indicates that Islamic business ethics provide a moral foundation for developing sustainable business models that benefit both society and the environment.

Numerous studies highlight the importance of social responsibility in Islamic business practices. Hassan and (Hassan & Harahap, 2010) examine how Islamic banks can align their corporate social responsibility (CSR) initiatives with Islamic ethical norms, arguing that such alignment enhances stakeholder trust and improves the organization's reputation. Similarly, (Khan et al., 2022) emphasize the role of religious scholars in promoting ethical business practices, noting that their guidance helps businesses navigate the complexities of social responsibility within the Islamic framework.

However, despite this strong emphasis on social responsibility within Islamic business ethics, challenges persist in its practical application. (Bin-Nashwan et al., 2020) point out that although Islamic principles promote social responsibility, many businesses still prioritize profit over ethical considerations, creating a gap between Islamic teachings and actual business practices. Likewise, (Mas & Karmila, 2023) observe that profit-driven motives often overshadow the ethical obligations outlined in Islamic law, underscoring the need for greater awareness and commitment to social responsibility among business practitioners.

Social responsibility is a critical component of business ethics in the Islamic economy, emphasizing the need for businesses to operate in a manner that benefits society and adheres to

ethical standards. While research supports the importance of social responsibility, challenges in implementation persist, necessitating ongoing efforts to align business practices with Islamic principles.

c. Balance and Fairness

The concept of balance (*wasath*) is crucial in Islamic business ethics, as highlighted by Al-Mawardi. He advocates for fairness in all dealings, ensuring that no party is unjustly treated. This principle is supported by contemporary studies, such as those by Junaedi and Prihanisetyo (Junaedi & Prihanisetyo, 2022), which argue that fairness in pricing and transactions is essential for maintaining consumer trust and loyalty. However, there are instances where businesses prioritize competitive advantage over fairness, leading to ethical dilemmas (Hartanto, 2023).

In the Islamic economic framework, balance and fairness are essential principles that guide business practices. These concepts are deeply rooted in Islamic teachings and are crucial for ensuring ethical conduct in commercial transactions. Al-Mawardi, in his work *Adab Ad-Dunya Wa Ad-Din*, emphasizes that fairness in business dealings is not only a moral obligation but also a means to achieve social justice and harmony within society (Mas & Karmila, 2023).

Fair pricing is a fundamental aspect of balance in Islamic business ethics. Junaedi and (Junaedi & Prihanisetyo, 2022) argue that a fair pricing strategy ensures social equality and justice, which are primary objectives of all commercial transactions. This principle is vital for maintaining trust between buyers and sellers, as it prevents exploitation and promotes a sense of community.

Transparency is critical for achieving fairness in business dealings. Businesses are expected to disclose relevant information to stakeholders, ensuring that all parties are aware of the terms and conditions of transactions. (Lubis et al., 2023) highlight that honesty and openness in business practices lead to customer retention and the acquisition of new clients, thereby enhancing overall business success.

The concept of balance extends to social responsibility, where businesses are expected to contribute positively to the welfare of the community. (Nordin et al., 2022) emphasize that businesses grounded in ethical and Sharia principles are better positioned to fulfill their social obligations, which in turn fosters a more equitable society.

Islamic teachings prohibit exploitative practices, such as usury and monopolistic behavior, which disrupt market balance. (Ihsan, 2023) asserts that ethical conduct in economic dealings is essential for maintaining fairness and justice, ensuring that no party is unfairly disadvantaged.

Numerous studies emphasize the importance of balance and fairness in Islamic business practices. (Mas & Karmila, 2023) point out that profit-oriented motives often cause business actors to overlook Islamic business ethics, stressing the need for principles like unity, balance, and accountability in business operations. Similarly, (Hartanto, 2023) argues that human resource readiness and a commitment to ethical practices play a crucial role in improving business performance, highlighting the importance of fairness in fostering a positive organizational culture.

However, despite this strong emphasis on balance and fairness, challenges persist in implementing these principles. (Khan et al., 2022) note that while Islamic teachings advocate for fairness, many businesses still prioritize profit over ethical considerations, creating a gap between

Islamic values and actual business practices. (Jumardi et al., 2022) further emphasize that in competitive markets, the principles of balance and fairness are often compromised, as businesses may resort to unethical behavior to gain an advantage.

Balance and fairness are integral components of business ethics in the Islamic economy, guiding ethical conduct and promoting social justice. While research supports the significance of these principles, challenges in their practical application persist, necessitating ongoing efforts to align business practices with Islamic values.

d. Empathy and Compassion

Al-Mawardi emphasizes the significance of empathy and compassion in business interactions. He argues that understanding the needs and circumstances of others fosters a more ethical business environment. This perspective is supported by research indicating that businesses that practice empathy tend to build stronger relationships with their customers and stakeholders (Jannah et al., 2022). However, some studies suggest that the competitive nature of modern business often leads to a neglect of these values, resulting in a transactional rather than relational approach (Antonio, 2023).

Empathy and compassion are fundamental components of business ethics within the Islamic economic framework. These values are deeply embedded in Islamic teachings and are essential for fostering ethical business practices that prioritize the well-being of individuals and communities. Al-Mawardi, in his work *Adab Ad-Dunya Wa Ad-Din*, underscores the importance of these virtues in establishing harmonious relationships among business actors and promoting social welfare (Alfiana, 2023).

Islamic business ethics advocate for a human-centric approach, where the needs and feelings of all stakeholders are considered. (Dobson, 1999) emphasizes that empathy in business interactions leads to mutually beneficial outcomes, fostering trust and collaboration among parties involved. This aligns with the Islamic principle of treating others with kindness and respect, as highlighted in the Qur'an.

Compassionate business practices extend beyond profit-making to include social responsibility. Mas and Karmila (Zhang & Zhang, 2016) argue that businesses should actively contribute to the welfare of their communities, reflecting the Islamic obligation to support those in need. This perspective is reinforced by the teachings of the Prophet Muhammad (SAW), who emphasized the importance of caring for the less fortunate.

Empathy plays a crucial role in ethical decision-making processes. Research by (Bontis & Mould-Mograbi, 2006) indicates that compassion-infused approaches can enhance ethical judgment among business leaders, leading to more responsible and equitable decisions. This is particularly relevant in the context of Islamic finance, where ethical considerations are paramount.

Empathy and compassion are vital for building trust between businesses and their stakeholders. Kotera et al. (Akbar, 2023) highlight that organizations that demonstrate genuine care for their employees and customers are more likely to foster loyalty and long-term relationships. This trust is essential for the sustainability of businesses in the Islamic economy.

Several studies highlight the significance of empathy and compassion in Islamic business practices. (Hartanto, 2023) examines how Islamic banks can integrate empathy into their customer

service, enhancing customer satisfaction and loyalty. Similarly, (Beaghan, 2008) emphasizes the importance of compassion in the principal-agent relationship within Islamic banks, arguing that ethical behavior leads to improved organizational outcomes.

However, despite this focus on empathy and compassion, challenges remain in their practical application. (Khan et al., 2022) observe that while Islamic teachings advocate for compassion, many businesses still prioritize profit over ethical considerations, creating a gap between Islamic values and real-world practices. (Latib et al., 2017) further note that competitive pressures often drive businesses to focus on short-term gains, which can overshadow the importance of empathy in their operations.

Empathy and compassion are integral components of business ethics in the Islamic economy, guiding ethical conduct and promoting social responsibility. While research supports the significance of these values, challenges in their practical application persist, necessitating ongoing efforts to align business practices with Islamic principles.

e. Continuous Learning and Adaptation

Al-Mawardi advocates for the continuous pursuit of knowledge and understanding as a means to enhance ethical business practices. This aligns with contemporary findings that highlight the importance of education and training in fostering ethical behavior among business practitioners (Asmaraningtyas, 2024). However, there is a contrasting viewpoint that suggests many businesses remain stagnant in their ethical practices due to resistance to change or a lack of resources for training (Soumena, 2024).

Continuous learning and adaptation are vital components of business ethics within the Islamic economic framework. These principles emphasize the importance of evolving practices and knowledge to align with ethical standards derived from Islamic teachings. Al-Mawardi, in *Adab Ad-Dunya Wa Ad-Din*, advocates for the pursuit of knowledge as a means to enhance ethical conduct in business (Alfiana, 2023).

In Islamic business ethics, the pursuit of knowledge is considered a lifelong endeavor. (Nordin et al., 2022) emphasize that businesses should foster a culture of continuous learning to adapt to changing market conditions and ethical standards. This commitment to education ensures that business practitioners remain informed about the latest developments in their fields and the ethical implications of their decisions.

The ability to adapt to market dynamics is crucial for the sustainability of businesses. (Junaedi & Prihanisetyo, 2022) argue that businesses must be responsive to consumer needs and preferences, which requires ongoing learning and flexibility in operations. This adaptability is essential for maintaining competitiveness while adhering to Islamic ethical principles.

Continuous learning involves integrating Islamic ethical values into business practices. (Mas & Karmila, 2023) highlight that businesses should regularly assess their operations to ensure alignment with Islamic teachings, thereby promoting ethical behavior and social responsibility. This integration fosters a holistic approach to business that prioritizes ethical considerations alongside profitability.

Establishing feedback mechanisms is essential for continuous improvement. (Hartanto, 2023) suggests that businesses should actively seek input from stakeholders to identify areas for

enhancement in ethical practices. This feedback loop enables organizations to adapt their strategies and operations in response to stakeholder concerns and expectations.

Several studies emphasize the importance of continuous learning and adaptation in Islamic business practices. (Jannah et al., 2022) explore how Islamic banks can implement continuous learning initiatives to enhance ethical practices and improve customer satisfaction. Similarly, (Zainuldin et al., 2018) discuss the role of training and development in fostering ethical behavior among employees in Islamic financial institutions, underscoring the need for ongoing education in ethical standards.

However, despite this focus on continuous learning and adaptation, challenges remain in their practical implementation. Anggara and Faradisi (2020) note that many businesses struggle to prioritize learning and adaptation due to resource constraints and a focus on short-term profits, resulting in a disconnect between Islamic values and real-world practices. (Musa et al., 2020) further highlight that the fast-paced nature of modern business often leads to ethical considerations being sidelined, stressing the need for a more robust commitment to continuous learning.

Continuous learning and adaptation are essential components of business ethics in the Islamic economy, guiding ethical conduct and promoting social responsibility. While research supports the significance of these principles, challenges in their practical application persist, necessitating ongoing efforts to align business practices with Islamic values.

CONCLUSION

The exploration of business ethics through the lens of *Adab Ad-Dunya Wa Ad-Din* by Al-Mawardi reveals several critical concepts that are essential for building and running a business in accordance with Islamic principles. Key themes such as honesty, integrity, social responsibility, balance, fairness, empathy, compassion, and continuous learning underscore the ethical framework that guides Islamic business practices. These principles not only promote ethical conduct but also foster trust and cooperation among stakeholders, ultimately contributing to the overall well-being of society.

The integration of these ethical values into business operations is crucial for ensuring that businesses not only pursue profit but also contribute positively to their communities. As highlighted in various studies, adherence to Islamic business ethics can lead to enhanced organizational performance, improved customer satisfaction, and greater social responsibility (Alfiana, 2023; Hartanto, 2023; Nordin et al., 2022). However, challenges remain in the practical application of these principles, as many businesses struggle to fully implement ethical practices due to competitive pressures and a focus on short-term gains (Alhammadi, 2022; Zainuldin et al., 2018).

Future research should focus on several areas to further understand and enhance the application of Islamic business ethics:

1. Empirical Studies: Conducting empirical studies that assess the impact of Islamic business ethics on organizational performance across various sectors can provide valuable insights into the practical benefits of these ethical principles (Latib et al., 2017; Mas & Karmila, 2023).

2. Training and Education: Investigating the effectiveness of training programs aimed at instilling Islamic business ethics among entrepreneurs and business leaders can help bridge the gap between theory and practice (Asmaraningtyas, 2024; Khan et al., 2022).
3. Cultural Context: Exploring how cultural factors influence the implementation of Islamic business ethics in different regions can provide a more nuanced understanding of the challenges and opportunities faced by businesses (Harti, 2024; Setiawan & Saputri, 2022).
4. Technology and Innovation: Examining the role of technology in promoting ethical business practices, particularly in the context of e-commerce and digital marketing, can shed light on how modern businesses can align with Islamic values (Antonio, 2023; Azzumi, 2023).
5. Longitudinal Studies: Conducting longitudinal studies to track the evolution of Islamic business ethics in response to changing market dynamics and societal expectations can provide insights into the adaptability of these principles over time (Sarib, 2023; Soumena, 2024).

By addressing these areas, future research can contribute to a deeper understanding of Islamic business ethics and its practical implications, ultimately fostering a more ethical and responsible business environment in line with the teachings of Islam.

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