

Sustainable Islamic Selling Price with Reference to Ibn Taimiyah's Thoughts



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ABSTRACT: This research aims to formulate the concept of determining the selling price by referring to the thoughts of Ibn Taimiyah. In order to understand the reality more comprehensively, the research is conducted using a postmodern paradigm. The research data is obtained from primary and secondary sources. The primary data sources include interviews and observations, while the secondary data sources consist of textual data from Ibn Taimiyah's thoughts. This research produces the concept of Sustainable Islamic Selling Price, which synergizes Ibn Taimiyah's theoretical concepts with empirical findings. In its entirety, Sustainable Islamic Selling Price is a theoretical concept used in determining the selling price based on the principles of Tauhid and the application of Islamic spiritual values (halal, fair, amanah, ta'awun, muru'ah, and qana'ah) thus bringing about material, moral, and spiritual well-being. The concept of Sustainable Islamic Selling Price serves as a symbol that triggers spiritual awareness among academics, practitioners, and regulators in realizing Islamic accounting practices.

KEYWORDS: Selling Price, Ibn Taimiyah, Well-being, Sustainable Islamic Selling Price.

INTRODUCTION

The diversity of innovation in business becomes a crucial factor in price competition in the market for similar products. Therefore, companies must wisely choose pricing methods in order to remain competitive and thrive in a competitive environment. Kotler & Armstrong (2016) There are three commonly used pricing methods by market players, namely: Cost-based Pricing, Competition-based Pricing, and Value-based Pricing. The considerations in determining these three pricing methods seem to be solely focused on material aspects. The conventional pricing concept that has been practiced by market players, as researched by Sari (2018) and Taroreh *et al.* (2021) it also tends to reflect the end result in the form of material and is often associated with numbers.

Reflecting on these three pricing methods, it is necessary to introduce a concept that goes beyond solely focusing on material aspects but also takes into account non-material values, thereby creating a comprehensive concept of determining the selling price. Similar to the research conducted by Hidayat & Triyuwono (2019) that formulates the concept of selling price based on the value of Meuramin, Amaliah & Sugianto (2018) expresses the concept of selling price based on the values of Si Pitung, and Amaliah (2016) reveals the determination of selling price based on the cultural values of Tri Hita Karana. The concept of determining the selling price is not only focused on material values but also non-material ones, which means there are social and religious values involved in its application. However, it is only examined from the perspective of interpretation.

To follow up on this, it is necessary to develop a concept of determining the selling price with a broader perspective, resulting in a more humanistic and efficient pricing concept. The thoughts of Ibn Taimiyah have been present for several centuries, but until today, his concepts remain highly relevant for application as they are based on the Quran and Sunnah. Therefore, his ideas are used as the main reference in this research.

In the modern era with its various diversities, there is a need for a clear and decisive concept of determining the selling price. Therefore, the question that arises is how the concept of determining the selling price refers to the thoughts of Ibn Taimiyah. The objective of this research is to formulate the concept of determining the selling price by referring to the thoughts of Ibn Taimiyah. It is hoped that this research can contribute to academics, practitioners, and regulators in the field of pricing.

Literature Review and Hypothesis Development

Ibn Taimiyah was born in Harran in the year 661 H, lived for approximately 68 years, and passed away in Damascus in the year 728 H. He was known for his strong character, intelligence, and remarkable memorization skills, which made him stand out among his peers even at the age of ten (Hamid, 2009). He was imprisoned four times due to his fatwas that were considered contrary to the

Sustainable Islamic Selling Price with Reference to Ibn Taimiyah's Thoughts

government at that time. During his time in prison, he spent a significant amount of time writing and teaching (Farma, 2019). Due to Ibn Taimiyah's intelligence, his thoughts on economics are found extensively in his works, such as *Majmu' Fatawa Syaikh Al-Islam*, *As-Siyasah Asy-Syar'iyah Fi Ishlah*, *Ar-Ra' wa Arra'iyah*, and *Al Hisbah Fi Al-Islam*.

The birth of Ibn Taimiyah in the century of 7th-8th H was a turbulent period politically and marked a turning point in the history of the Islamic world. During that time, Islam experienced a decline, and Muslims were fragmented into various small countries, leading to internal divisions. Ruling leaders, such as kings, considered each other as enemies, resulting in violent conflicts and killings among them. In 667 H or 126 M, Ibn Taimiyah's family immigrated to Damascus, bringing valuable books with them, using several carriages to escape the cruelty of the Mongol invaders. (Awalia, 2022).

Fair pricing, known as the tradition of Prophet Muhammad SAW in the context of compensating the owner (*qimah al-adl*), is mentioned. The same term is also found in the reports of the second caliph, Umar ibn Khattab, and in one of the state letters from the fourth caliph, Ali ibn Abi Talib. This means that the concept of fair pricing has existed since the time of Prophet Muhammad SAW, as it is mentioned in the Quran regarding justice. Although the concept of fair pricing has been present in Islamic jurisprudence from early times, Ibn Taimiyah appears to be the first Islamic scholar to give special attention to fair pricing. While his initial ideas were mentioned in a very limited context, he believed in expanding its application to specific contexts, such as hoarding and the obligation to sell, generalizing the concept to discuss wages and profits in order to determine the prices of goods (Islahi, 1997).

RESEARCH METHODS

This research adopts a postmodern paradigm by synergizing the thoughts of Ibn Taimiyah that have existed for thousands of centuries with current empirical findings. The research approach is qualitative, and Ibn Taimiyah's thoughts are used as the research methodology. The data sources include primary data from interviews and secondary data from textual sources. Research informants are selected purposively from members of Komunitas Pengusaha Muslim Indonesia (KPMI). The data analysis technique consists of three stages: abstraction, synergy, and construction.

RESULTS AND DISCUSSION

Price determination is often referred to in classical economics, but in reality, price determination in the market has existed long before. This is indicated by the saying of the Prophet Muhammad that prices are determined by Allah (Muheramtohad, 2018). The research findings on the concept of selling price determination according to Ibn Taimiyah and empirical findings will be further explained as follows.

- The concept of selling price determination in Ibn Taimiyah's thought

As previously mentioned by Islahi (1997: 327) that Ibnu Taimiyah's approach is more like that of a practicing doctor who prescribes specific guidelines for the well-being of his patients, as he is not a pure theoretician or a pure expert in economic history. Furthermore, from the various prescriptions formulated by Ibnu Taimiyah, certain prescriptions are selected that align with the values related to buying and selling transactions.

The value of halal (permissible) in buying and selling serves as the primary foundation that should be considered when engaging in business transactions. Halal refers to transactions that are free from riba (usury) and adhere to Shariah principles, including acquiring, processing, and distributing goods or services correctly without any element of exploitation. This can be exemplified by the prohibition of engaging in riba-based transactions (Taimiyah, 1963: 29/445). There are several types of transactions that Ibn Taimiyah mentioned as containing riba Taimiyah (2014: 25), including: the buying and selling of *najasy*, the buying and selling of *mustarsil*, the buying and selling of debt with debt, The buying and selling of credit with a riba-based system, and the buying and selling of *'ainah*.

Furthermore, the value of fairness in pricing, market regulations, and mechanisms. Moreover, the concept of equitable pricing arises when dealing with actual selling prices, purchasing, and the exchange value of goods. Ibn Taimiyah provides explanations regarding these matters:

The equivalent price is known as the standard price (si'r), where people sell their goods and it is generally accepted as something equivalent to it and for the same goods at a specific time and place. (Taimiyah, 1963: 29/345).

Ibn Taimiyah also added about fair compensation:

A proper evaluation of fair compensation is based on analogy and estimation of the value of the goods with other equivalent items. This is what is truly fair and acceptable in its application. (Taimiyah, 1963: 29/ 521).

The fairness mentioned here refers to proportionality in pricing and compensation, harmony in wages and normal profits, taking into account the forces of supply and demand, thus bringing about prosperity.

Sustainable Islamic Selling Price with Reference to Ibn Taimiyah's Thoughts

In regulating prices, it is necessary to emphasize knowledge about the market, the goods traded, and transactions of buying and selling based on mutual agreement. This agreement requires knowledge and mutual understanding (Taimiyah, 1976: 49). Ibn Taimiyah's perspective on price regulation includes fair wages:

Equal wages will be considered through the establishment of a specified wage (*musamma*), if such a specified wage exists, where both parties can agree upon. Fairness, as in the case of the seller or wage earner, or the set price (*tsaman musamma*), is based on an equivalent price." (Taimiyah, 1963: 34/72).

Ibn Taimiyah also prohibits taking excessive profits from those who are in great need. In this regard, he said:

One should not charge fees from the needy (*muhtaj*) in order to obtain higher profits than customary (*al-rihb al-mu'tad*), and it is preferable not to raise prices for those who are in great need (*darurah*)" (Taimiyah, 1963, 25/501).

Furthermore, in a free market, prices are determined by the forces of supply and demand. Ibn Taimiyah had a clear perspective on this matter:

"The rise and fall of prices are not always related to the wrongdoing (*zulm*) committed by someone. Sometimes, the reason is the shortage in production or a decrease in imports of demanded goods. So, if there is a need for an increase in the quantity of goods while the capacity to supply decreases, the price will naturally rise. On the other hand, if the supply capacity increases and the demand decreases, the price will fall. Scarcity and abundance are not necessarily caused by someone's actions. It can be related to causes that do not involve injustice. Occasionally, it can also be caused by injustice. Allah, the Almighty, is the One who creates desires in the hearts of human beings" (Taimiyah, 1963: 29/583).

Ibn Taimiyah mentioned that prices can rise due to a decrease in the quantity of available goods or an increase in the population. The increase in prices due to a fall in supply or an increase in demand is characterized by Allah, indicating that market mechanisms are natural and impersonal conditions (Islahi, 1997).

Security in property rights is also one of the values in determining the selling price according to Ibn Taimiyah's thought. Ibn Taimiyah divides the concept of property rights into three characteristics: personal ownership, social ownership, and state ownership. Under personal ownership, the owner is subject to certain obligations. Ibn Taimiyah states that these obligations include a fundamental obligation (*fardh 'ain*) for every individual to spend their wealth to meet their own needs and those of their household, and a social obligation (*fardh kifayah*) to assist the poor. Moreover, any expenditure for the public interest becomes an obligation for the individual if there is no one else capable of doing it (Islahi, 1997: 139). In terms of property rights, ownership can be likened to an object owned by two or more individuals or an organization. Such ownership rights are usually necessary for social purposes and are used in accordance with collectively established rules. A specific example of collective ownership discussed by Ibn Taimiyah is waqf (endowment). Ibn Taimiyah argues that waqf assets can be replaced with others if it provides greater benefit and is more useful in achieving the intended goals or serving the people intended to be assisted (Islahi, 1997, 143). Furthermore, state ownership represents public wealth. According to Ibn Taimiyah, the main sources of state wealth are zakat (obligatory alms) and war spoils (ghanimah). In addition to that, the state can also increase its sources of income by imposing taxes when necessary or when its needs increase (Islahi, 1997: 144).

Based on the exploration and explanation of Ibn Taimiyah's thoughts on price determination above, the formulation of Ibn Taimiyah's concept of selling price determination can be described as follows:

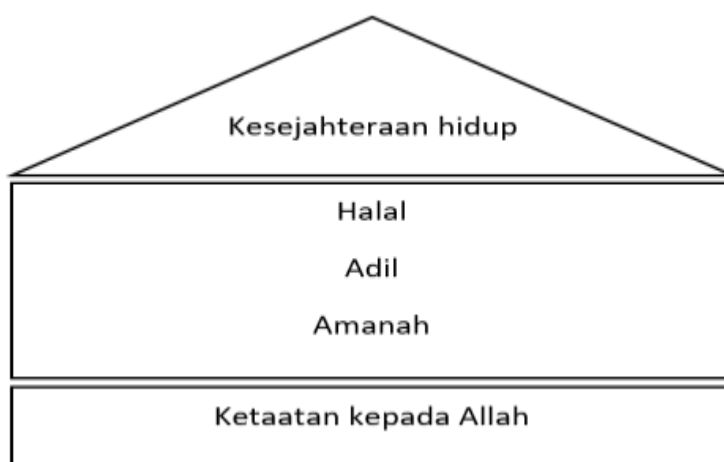


Figure 4.1. The Conceptual Framework of Ibn Taimiyah's Selling Price

The above concept demonstrates that obedience to Allah serves as the foundation for determining the selling price. This obedience is reflected in adhering to the Quran and Sunnah. Furthermore, the determination of the selling price has dimensions

Sustainable Islamic Selling Price with Reference to Ibn Taimiyah's Thoughts

that embody Islamic spiritual values such as halal, fairness, and trustworthiness. Consequently, by implementing these values, represented as the roof of the building, a state of well-being in life can be achieved.

- The Reality of Determining Selling Prices in Practice

In practice, entrepreneurs also apply certain values that ensure their businesses operate in accordance with the rules. Additionally, Allah commands humans to seek lawful provisions and to avoid behaviors that harm others, as well as to refrain from being driven solely by worldly desires in their activities. Therefore, honesty, trustworthiness, keeping promises, and maintaining one's word are highly emphasized attitudes in conducting business transactions. Such behavior reflects Islam's intention to guide all actions of its followers towards righteousness and to bring blessings to all of humanity (R. Hidayat, 2022).

The important principle that believers must uphold is obedience to Allah. Believers are commanded to follow the Shariah of Allah and His Messenger and not to disobey Him. In case of any differences of opinion, the final determination of the law should be based on the Quran and Sunnah (QS. An-Nisa: 59). A good understanding of Islamic Shariah is necessary to be able to conduct oneself properly, particularly in matters of transactions. Regarding this, Mr. Ido stated:

"We apply the Shariah of Allah. We study the *fiqh muamalah*, and even now I am still learning and reviewing, with the intention of upholding the religion of Allah and implementing it properly."

Mr. Ido's statement explains that in matters of transactions, it is necessary to study and understand the provisions of Allah that must be followed and avoided. Learning *fiqh muamalah* is important to gain knowledge about the proper conduct in business dealings. Obedience in muamalah involves honesty, justice, and diligence in transactions. In relation to what Mr. Ega said:

"From the upstream to the downstream, we take great care in our production processes. We educate our people that we are not just selling food to anyone; even though people may not see it, Allah sees everything. Therefore, we must ensure that our products are not contaminated with chemicals, hair, or anything else. We are cautious and careful in our production processes."

Furthermore, there is the value of *ta'awun* which is divided into two aspects in the Qur'an. Firstly, seeking help from Allah and secondly, assisting and supporting one another in the path of Allah. We should always seek help from Allah through prayer and patience. Allah also commands us to assist and support each other in goodness and righteousness, while prohibiting assistance in sinful acts and enmity. This is considered the best way to foster and strengthen social solidarity (Saputra, 2022). Islam teaches the value of mutual cooperation and considers it obligatory for every individual because whatever we do, it requires the assistance of others to achieve it (Azizah et al., 2023). Mr. Ido explained the principle of *ta'awun* applied in determining the selling price to strengthen brotherhood.

"One of our guidelines in determining prices is based on social values. Because our mission is to assist Muslim entrepreneurs, this assistance reflects the principle of *ta'awun* based on '*alal birri wattaqwa* (righteousness and piety), and it aligns with our mission to support Muslim entrepreneurs".

Meanwhile, Mr. Ega also applies the principle of *ta'awun* by allocating a portion of the material profits obtained as a fund for goodness. This is depicted as a charitable fund.

"We have a fund for goodness, but so far we have allocated it for our own employees, not yet for external purposes. Why? Because I feel it is necessary to prioritize the well-being of those within our organization first. For the charitable fund, we usually set aside a certain amount each month, and during the Eid holiday, we distribute it as pocket money and provide groceries from the accumulated funds".

Furthermore, there is the value of *muru'ah*, which can be understood as the dignity of a Muslim that must be preserved, and it leads others to respect them even in non-religious matters (Arroisi & Badi', 2022). In the mission of preserving the *muru'ah* of a Muslim in business dealings, Mr. Ido explained based on his own experiences.

"For example, if someone bargains for 50.000, we give it to them right away, but why don't we just give it for free? Well, we do have some products that are offered for free, but when it comes to using our paid products, we appreciate it. Why? Because we want Muslim entrepreneurs to have a professional mindset and not always expect things for free. It's a matter of *muru'ah*, the honor and dignity of a Muslim. They should not ask for something for free, but negotiating or bargaining is acceptable. That's why we apply the price, but regardless of the negotiated amount, we still provide it".

Furthermore, a seller who upholds the value of *muru'ah* must consider the value of the goods or services offered, as well as the costs involved in production or procurement. The price set should reflect the value of the goods or services and encompass reasonable and fair costs. This is how Mr. Ega has been practicing it:

"The majority of our business segments are actually in the middle range, with moderate pricing rates. So, we provide products that are of good quality and made with careful consideration, without compromising on the materials used. We ensure that the product aligns with the price we offer".

Sustainable Islamic Selling Price with Reference to Ibn Taimiyah's Thoughts

Next, the value of *qana'ah* is discovered. According to Hamka, *qana'ah* means being content with what one has (Ramadhanty, 2023). The attribute of *qana'ah* represents satisfaction with what is owned or achieved. *Qana'ah* aims to train the heart to be grateful to Allah, to be patient, and to be wise (Muzaiyin, 2018). In this context, Mr. Ido demonstrates the representation of the attribute of *qana'ah* in determining the selling price.

"For example, if there is a situation where our tariff is actually one million, but the customer bargains for 50,000, which is far below the offered price, it shows that they have considered their circumstances. Maybe they are in a difficult situation, unable to afford the original price, or for reasons unknown to us. In such cases, even though it may result in a loss for us because our cost is above 50,000, it doesn't matter because our mission is to help. We can compensate for the loss through other means".

By applying *qana'ah* in determining the selling price, sellers can establish a healthy relationship with customers, build trust, and conduct business with fairness and inner satisfaction. *Qana'ah* in setting prices helps maintain integrity and avoids practices that are detrimental or unfair in business.

Based on the above explanations, the values obtained from empirical findings include obedience, *ta'awun*, *murū'ah*, and *qana'ah*. Internalizing these values is necessary to present a selling price that aligns with the agreement between the seller and the buyer, thereby representing material, moral, and spiritual well-being.

- Assembling the concept of *sustainable islamic selling price*

There is a difference in the values derived from the thoughts of Ibnu Taimiyah and empirical findings, thus requiring synergy between the two. Synergy is a collaboration aimed at achieving a greater goal than what can be achieved individually. The synergy of these two findings forms the concept of Sustainable Islamic Selling Price (SISP), which consists of *taat* as the foundation in determining the selling price, with *halal*, *fair*, *amanah*, *ta'awun*, *murū'ah*, and *qana'ah* practices serving as the reinforcing wall, and its culmination is the well-being of life. With this interconnection, they can build and complement each other, thus creating genuine well-being, long-term prosperity not only in worldly matters but also in the hereafter.

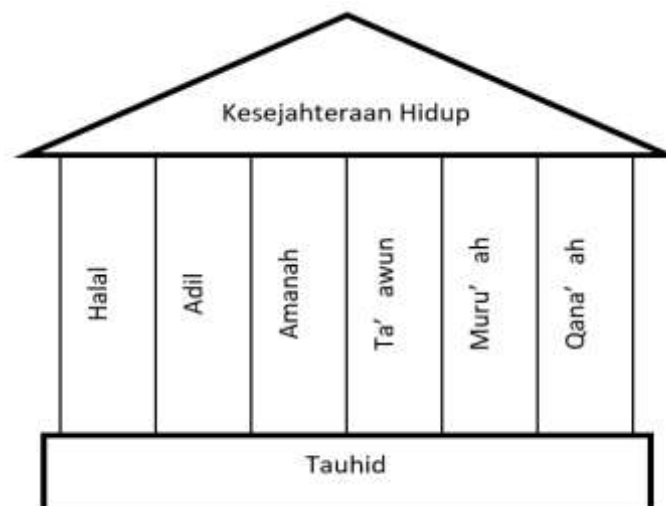


Figure 4.2. The concept of Sustainable Islamic Selling Price

The term Sustainable Islamic Selling Price is used to emphasize that determining the selling price requires sustainability by applying values in accordance with Islamic principles. Sustainability, according to KBBI (Indonesian Dictionary), refers to an ongoing and continuous process. According to the World Business Council (WBC), sustainability is defined as meeting present needs without compromising the ability of future generations to meet their own needs, considering economic, social, and environmental aspects. In this context, sustainability is understood as the long-term fulfillment of needs, reflected in the attainment of material, moral, and spiritual well-being.

The analytical process based on the study of Ibnu Taimiyah's thoughts and empirical findings leads to the formulation of a comprehensive concept of Sustainable Islamic Selling Price.

"The theoretical concept used in determining the selling price is based on the principle of tauhid and the application of Islamic spiritual values (*halal*, *adil*, *amanah*, *ta'awun*, *murū'ah*, and *qana'ah*) to bring about material, moral, and spiritual well-being".

The formulation of the above concept is based on establishing the fundamental principle of tauhid as the foundation for determining the selling price. It is followed by the application of the six values in accordance with Islamic principles, leading to the pinnacle of obedience, which is the attainment of material, moral, and spiritual well-being. The concept of Sustainable Islamic Selling Price invites individuals to be obedient to the principles of Islam, prioritize the interests of the community over personal

Sustainable Islamic Selling Price with Reference to Ibn Taimiyah's Thoughts

interests, and strive for overall well-being. This concept aims to achieve a holistic sense of well-being encompassing material, moral, and spiritual aspects of life. It emphasizes the importance of adhering to Islamic principles, prioritizing the collective interest, and striving for overall prosperity. The ultimate goal is to attain well-being in terms of material possessions, moral conduct, and spiritual fulfillment.

CONCLUSION

This research begins with the determination of selling price focused on achieving material outcomes. Subsequently, there are broader concepts of determining selling price that encompass material, moral, and religious aspects, but still primarily examine from the perspective of interpretation. Following this, there is a need for a more comprehensive approach in determining selling price that brings about a more humane and efficient pricing concept. This research adopts a qualitative methodology within a postmodern paradigm. The thoughts of Ibnu Taimiyah are utilized as the research methodology. The data for this study consists of primary and secondary data, and the analysis is conducted through three stages: abstraction, synergy, and construction.

The thoughts of Ibn Taimiyah related to selling price encompass several values, including: obedience to Allah as the foundation. Furthermore, the determination of selling price involves dimensions that embody Islamic spiritual values, such as being halal, fair, and amanah. Consequently, by applying these values, the metaphorical roof of the building represents the attainment of well-being in life. Meanwhile, the empirical findings explain that in the concept of determining selling price, there are several values that need to be internalized, namely obedience, *ta'awun*, *murū'ah*, and *qana'ah*. The internalization of these values is necessary to present a selling price that aligns with the agreement between the seller and the buyer, thereby representing material, moral, and spiritual well-being.

Finally, a synergy is achieved between these two findings to obtain a comprehensive concept of determining selling price. This comprehensive concept is depicted through the term Sustainable Islamic Selling Price. The formulation of the concept of Sustainable Islamic Selling Price is a theoretical framework used in determining the selling price based on the foundation of Tauhid and the application of Islamic spiritual values (halal, fair, amanah, *ta'awun*, *murū'ah*, and *qana'ah*). It aims to bring about material, moral, and spiritual well-being. This concept invites individuals to adhere to the principles of Islamic law, prioritize the interests of the community over personal interests, and strive for overall well-being in life.

This research should not stop here, as there is still much to be explored and understood. Therefore, future research can address these limitations by focusing on other dimensions of values using different literature on Ibn Taymiyyah's thought. Further research can also develop and implement this concept in pricing determination or explore other relevant questions to enrich the study of accounting.

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