
ICCEIS 2025: International Collaboration Conference on Islamic Economics

International Conference and Call for Paper

Implementation and Challenges of Sharia Business Ethics In MSMES Tempe Leha Samarinda

Purwanti^{1*}, Nur Arifudin²

¹ Faculty of Economics and Business, Mulawarman University; ² Faculty of Law,
Mulawarman University

Article Info

Paper type:

Research Paper

Abstract

Sharia business ethics are an important foundation in business sustainability in accordance with sharia, especially for Micro, Small, and Medium Enterprises (MSMEs) that interact directly with consumers and the community. This research aims to analyze the application of sharia business ethics in Tempe Leha MSMEs in Samarinda. The research approach uses a qualitative descriptive method with interview and observation techniques. The informants in this study consist of three individuals. The results of the study show that Tempe Leha MSMEs have applied business ethics principles such as monotheism, responsibility, balance (justice), and freedom of will to social care in their business activities. However, there are still several obstacles in the aspects of marketing management and production waste management that need to be improved in line with Islamic business ethics principles. The consistent application of business ethics is expected to increase business turnover, consumer confidence and business competitiveness.

Keywords:

*Sharia Business Ethics; MSMEs;
Tempe Leha*

Article history:

Received: Dec 19, 2025

Introduction

MSMEs have a strategic role in the Indonesian economy because they are the backbone of job providers and sources of local economic growth. One of the MSMEs that contributes to the food industry is Tempe Leha MSMEs in Samarinda. In carrying out business activities, ethics are an important factor that determines the sustainability and reputation of the business. Micro, Small, and Medium Enterprises (MSMEs) have an important role in the Indonesian economy because they are able to absorb labor, increase people's income, and strengthen the national economic structure (Ministry of Cooperatives and SMEs, 2023). In Samarinda City, various types of MSMEs are growing and developing, one of which is the Tempe Leha MSMEs which are engaged in the production of soy-based processed foods. The existence of MSMEs like this not only contributes to the improvement of the regional economy, but also becomes a means of economic development of the people based on sharia principles (Antonio, 2001).

In Islam, business activities are not only seen as economic activities, but also as part of worship that contains moral and spiritual values. Therefore, business actors are required to run their businesses in accordance with the principles of Islamic business ethics such as honesty (*shidq*), trust, justice (*'adl*), responsibility (*mas'uliyah*), and help-help (*ta'awun*) (Beekun, 1997). The application of Islamic business ethics is very important for MSME actors so that business activities not only pursue worldly profits, but also obtain the blessings and pleasure of Allah SWT (Chapra, 2000).

Etymologically, ethics, derived from the Greek word *ethikos*, has various meanings: first, as an analysis of concepts regarding what should, must, duties, moral rules, right, wrong, obligation, responsibility, and so on. Second, the application of moral character or moral actions. Third, the actualization of a morally good life. Ethics is a philosophy of morality. So the goal of ethics is morality. Morality is a term used to encompass practices and activities that distinguish what is good and what is bad what is bad, the rules that control those activities and the values implicit in them, that are maintained or targeted by those activities and practices. Tempe Leha Samarinda MSMEs as local business actors are expected to be able to apply Islamic business ethics values in their production activities, starting from the procurement of raw materials, the process of making tempeh, to sales to consumers. By applying the principles of honesty, price fairness, and good service, these MSMEs can not only maintain consumer trust but also create business sustainability in accordance with the sharia *maqashid*, namely maintaining religion, soul, intellect, descendants, and property (Al-Ghazali, 1993).

Based on the description above, this study aims to analyze how the application of Islamic business ethics in MSMEs in Tempe Leha Samarinda and the extent to which these principles are implemented in their business activities. This research is expected to contribute to the development of Islamic business concepts in the MSME sector in Indonesia. Ethical Business Principles in the Quran. The integration of Islamic ethics in the business world has resulted in a business paradigm based on the Islamic business ethics system. A business paradigm is a set of certain thoughts or perspectives that are used as the basis for business activities, both as an activity and the business entity itself. The Islamic business paradigm is built and strengthened by a number of factors which include:

- a. Unity

The unity referred to here is unity as in the concept of monotheism which integrates all aspects of Muslim life, including in the economic, political, social, and religious fields. Tawheed is not only

understood as the belief that God is the only one, but also as a system that must be applied in the management of this life. From this principle, people who are involved in business will not do: Being forced to engage in unethical business practices (business malls) because the only thing that should be feared and loved is Allah SWT, accumulating wealth or becoming miserly, because in essence wealth is a mandate from Allah SWT, unfair treatment of workers, sellers, buyers, and partners based on race, skin color, gender, or religion.

b. Balance

In carrying out activities in the work and business environment, Islam requires fair behavior. The concept of justice in Islam requires that the rights of others be placed appropriately according to sharia rules. This is because individuals with just principles are closer to piety. Muslim business people must give priority to the balance between life in this world and the hereafter. Therefore, the idea of balance invites Muslim entrepreneurs to implement actions (in business) that can result in worldly prosperity and salvation in the hereafter, both for themselves and others.

c. Free will

It is related to the human capacity to act without any external pressure. This free will is also related to the role of humans as the Caliph of Allah SWT in the world. Man is given free will to control his life without completely ignoring reality, and is directed by the laws that Allah SWT created. Then, humans are given the ability to think and make decisions to choose the desired path of life, the most important thing is to act according to the chosen rules. In doing business, freedom in creating market mechanisms is permissible in Islam as long as it does not involve oppression, gambling, excessive uncertainty (gharar), and the practice of interest (riba). Thus, this freedom is closely linked to the concept of unity and balance in Islam.

d. Accountability

In the scope of business, responsibility is divided into two dimensions, namely the vertical dimension related to accountability to Allah SWT, and the horizontal dimension that involves accountability to fellow humans. A Muslim is encouraged to believe that Allah SWT is always watching his behavior, and on the last day, he will be held accountable for all the deeds he has done. The horizontal side involves responsibility to fellow humans or consumers. Responsibilities in the business world must be applied in a way that is transparent, honest, gives optimal service, and committed to doing the best in every aspect of the activity.

e. Truth, Virtue and Honesty

Truth is a value that is the foundation and is in harmony with the principles of Islam. In a business context, truth refers to appropriate intentions, attitudes, and behaviors. Policy refers to a good attitude and acting to provide benefits to others. Meanwhile, honesty involves being honest in all business processes without any element of fraud. In Islamic business ethics, there are various actions that can support Muslim entrepreneurs, such as generosity, motivation for superior service, and awareness of the existence of Allah SWT and obedience to the rules that are prioritized. From an Islamic perspective, this attitude is strongly emphasized in doing business. By adhering to the principles of truth, wisdom, and honesty, a business will naturally build a bond of brotherhood. Brotherhood in partnership between parties involved in business is geared towards mutual benefit without causing the slightest activity or regret. Therefore, truth, wisdom, and honesty in the entire business process will be carried out transparently. The Qur'an emphasizes that in business activities, actions involving falsehood, damage, and tyranny are avoided. Instead, business must be done with awareness and willingness.

f. Tolerance and hospitality

In Islam, doing business is not only about seeking material gains, but also building harmonious relationships that ultimately benefit both parties. In these interactions, tolerance is a priority, and being friendly is a commendable trait that Islam advocates for all people and in all situations. By being friendly, many people will feel like and happy, because this friendly attitude reflects the application of one's humility. One example of tolerance and friendliness is not to increase profits excessively and to accept back goods sold within a certain limit if the buyer is dissatisfied. By being friendly and tolerant in buying and selling transactions, consumers will feel happy, at home, or even feel at peace when making transactions.

g. Openness and freedom

The openness of business people to accept more appropriate views and encourage the development of creative and positive potentials and initiatives. In addition to only involving openness, a business

person is also expected to collaborate in sharing the burden and being responsible without discriminating among business partners. Based on the description above, it can be seen that business and ethics do not need to be seen as two contradictory things, because business, as a symbol of worldly affairs, is also considered an integral part of investment in the hereafter. This means that if business orientation and the effort to invest in the hereafter (intended as worship and the totality of obedience to God) are to be carried out, then the business must naturally adhere to moral principles rooted in faith in the hereafter. Even in Islam, the concept of business is not only limited to worldly affairs, but also includes all our activities in the world that are organized with the intention of worship to achieve profits or rewards in the hereafter (Zamzam & Aravik, 2020).

Business ethics are not only concerned with compliance with the law, but also reflect the moral values and social responsibility of business actors towards consumers, employees, and the environment. In an Islamic perspective, business ethics are governed by the principles of honesty (*sidq*), justice (*'adl*), responsibility (*amanah*), and non-deception (*gharar*). The application of these principles can ensure the blessing and sustainability of the business.

This study aims to describe and analyze how the application of business ethics is carried out by MSMEs in Tempe Leha Samarinda and identify supporting and inhibiting factors.

Research Methods

This study uses a qualitative descriptive approach with the research location at MSMEs Tempe Leha, Jalan Gunung Lingai, Gang Baru 1, RT 009 Gunung Lingai Sungai Pinang, Samarinda, East Kalimantan. Data collection techniques are carried out through:

1. Interview with owners and employees of Tempe Leha MSMEs.
2. Direct observation of the production process and service to consumers.
3. Documentation in the form of records of business activities, photos of the production process
4. Data analysis is carried out by measures of data reduction, data presentation, and conclusion drawn. The validity of the data was tested using source and method triangulation techniques.

Results and Discussion

The data in this study was obtained through a qualitative approach, with a data collection technique in the form of an in-depth interview with Mrs. Leha in Samarinda City. This interview was conducted directly at the business location to obtain an authentic picture of the practice of applying Islamic business ethics in their business. This method was chosen so that the data obtained truly reflects the social reality and real experiences of business actors and consumers. The informants in this study consisted of two main categories, namely 1 Tempe Leha MSME business owner, 1 Tempe Leha employee and 1 buyer. The identity of the informant is as follows:

Table 1.

No.	Name	Age(th)	Information
1	Solekah Sites	41	Business Owner
2	Joko Santoso	35	Employee
3	Tumin	35	Buyer

Source : Data processed by researchers, (2025)

Figure1. Tempe Leha Products



Source: MSMEs Tempe Leha , (2025)

This Leha forge uses American soybeans, which are a type of soybean that has better quality compared to other types of soybeans. For the process of making Tempe Leha products, production machines have been used. In one month, it can produce 1 ton of soybeans with an income turnover of 85-90 million per month. Leha Tempe has only been marketed in one place, namely at Segiri Market. This tempeh Leha business owner has not done digital marketing and has not tried new sales places to market his products. In addition, it has not tried to develop its business by increasing the amount of business capital, the amount produced, and adding new variations in packaging sizes.

The following is a description of the category values from the interview:

A. Analysis of business ethical values in Tempe Leha business actors

1. Unity

The ethics of monotheism places trading activities as part of the worship of Allah SWT. A trader who uses business as a means of worship will try to avoid fraud, fraud, and will maintain the trust in his business. This is an important foundation in building business integrity that not only pursues material gains, but also the pleasure of Allah. Mrs. Leha is an MSME business actor producing Tempe Leha. He explained the value of unity (tauhid) as follows:

"I opened a business besides to pick up fortune from Allah SWT, I also intend to worship ma'am, if you sell, you must be honest and trustworthy because this affects the health of the buyer." – Mrs. Leahh

Mrs. Leha's statement reflects a strong understanding of the spiritual dimension in doing business. He realized that selling products is not just an economic transaction, but part of worship that demands high moral responsibility for consumer health. This awareness shows that the value of monotheism is actually internalized in its business practices.

2. Balance (justice)

Balance in Islamic business ethics means maintaining the proportions between personal interests and those of others. Balance is applied in the division of tasks and the provision of proportional wages according to the roles and responsibilities of each employee. The price of the product is set reasonably so as not to harm consumers. A fair attitude is also seen in decision-making that considers the balance between business profits, customer satisfaction, and environmental sustainability.

Mrs. Leha explained the value of balance as follows:

"I usually distribute salaries for employees every month on the 1st, and regarding work, I usually share them for my employees. For the price of tempeh, I adjust it to the size of the packaging, so it doesn't harm the buyer. Some are packaged in 1/4 Kg, 9 ounces and 1 Kg." – Mrs. Leha

Mrs. Leha's answer reflects the balance between business principles and Islamic social values. He not only pursues profits, but also pays attention to the sustainability of his business in its treatment of employees and pays attention to the needs of the surrounding community, a concrete example of balance in business practices.

3. Free Will

Islam values the freedom of individuals to choose, including in buying and selling transactions. Traders who give freedom to buyers and ensure that products are safe to consume are a form of implementation of the ethics of responsible freedom. Mrs. Leha explained the value of free will as follows:

"They can choose for themselves, there are several choices for tempeh packaging, there are sizes of 1/4 Kg, 9 ounces and 1 Kg, I don't force the buyer to choose one of the packaging."

Mrs. Leha's answer upholds the right of consumers to choose consciously. He did not impose the product, even refused to sell tempeh that was no longer fit for consumption. This shows that he understands that the principle of freedom in Islam does not mean freedom of will, but freedom accompanied by ethical and moral considerations.

4. Accountability

Accountability ethics require traders to think not only about the results, but also the process and impact of what is being sold. Merchants must be able to maintain consumer trust through responsible actions. Mrs. Leha explained the value of accountability as follows:

- Related products

"If there is a product that is no longer worth selling, I will not sell it, the tempeh I sell is still new and fresh, I don't want to disappoint my customers." – Mrs. Leha

- Related to environmental cleanliness

"I clean around the production site every day" – Mrs. Leha

Mrs. Leha's answer shows a responsible attitude towards her merchandise, It reflects moral awareness and concern for consumer safety. This action is not just a business move, but a tangible manifestation of the responsibility as a trader in Islam. In addition, Mrs. Leha is also responsible for the surrounding environment where she produces tempeh. Namely by maintaining cleanliness.

B. Analysis of business ethical values in Tempe Leha employees

1. Unity

The principle of monotheism in Islamic business ethics emphasizes that all transactions should be intended as a form of worship to Allah. This is reflected in social relationships built on sincerity and mutual help. Joko Santoso is an employee of Tempe Leha. Explain the value of the seller's unit (tauhid) as follows:

"I see that the owners of this tempe laha business are friendly, honest, and give me an example to always work hard and work hard and advise me to always pray on time. If I make a mistake, they reprimand me and advise me well." – Mas Joko

Mas Joko's statement reflects that employees can also feel spiritual motivation from business actors. This shows that the ethics of monotheism are not only embedded in the intention of the trader, but are also reflected in the behavior and atmosphere of the transactions witnessed by consumers. This reinforces that spiritual unity is the basis of ethical business interactions.

2. Balance

The ethics of balance show that traders are able to strike a balance between business interests and social interests, including maintaining honesty in prices and not being exploitative of buyers or employees. In addition, employees also provide time to carry out prayer services and also provide opportunities to rest. Mas Joko as an employee of Tempe Leha explained the value of the seller's balance as follows:

"In my opinion, my father and mother in packaging this product are in accordance with the price and according to the weight of the scale. It doesn't play with the price, the price is in accordance with the market price and is not expensive to sell to consumers. In addition, I was also given time to carry out the prayer five times and was given the opportunity to rest."
– Mas Joko

Mas Joko assessed that business owners maintain a balance between their employees in maintaining a balance of worldly affairs and the hereafter, namely by providing opportunities for worship and also a balance between working time and time to rest. This is a tangible form of applying the value of justice in business, which pays attention to fairness for employees by giving them their rights.

3 . Free Will

Islam upholds the freedom of employees in suggesting new ways to improve the quality of tempeh, proposing more efficient work schedules and expressing opinions politely if there are errors in the production process. Explain the value of employee free will as follows:

"I usually convey politely if I give opinions or suggestions related to new ways to process tempeh in order to improve the quality of tempeh, besides that if I make a mistake in the production process I will convey it to you politely and well." – Mas Joko

Mas Joko feels comfortable and free in expressing his opinion to the tempe Leha business owner, which reflects that employees express their opinions freely as long as they are done well and politely. This is in line with the principle of responsible freedom in Islam.

4. Accountability

This ethics emphasizes that business owners must be responsible for the products and information provided to consumers. In addition, business owners should be responsible to employees. Business owners will explain the division of tasks and jobs to their employees. Business owners will also be responsible for the payroll system for employees and pay attention to safety at the production site. Mas Joko as an employee of Tempe Leha explained the value of business owners' accountability as follows:

"The owner of this Tempe Ehah business always gives me a salary on time and at the beginning of my work here I was given an explanation about the division of duties and work to me. The business owner ensures that the production site is safe and maintains safety for me as an employee." – Mr. Joko

Mas Joko revealed that business owners show responsibility by explaining tasks and jobs for employees, in addition to that business owners are responsible for payroll to employees. The production location is also ensured to be safe and the business owner ensures that the location of the workplace is safe for employees. This shows the business owner's awareness of the importance of transparency, as well as moral responsibility to employees.

C. Analysis of Islamic business ethical values in Tempe Leha Buyers

1. Unity (Tawheed)

The principle of monotheism in Islamic business ethics emphasizes that all transactions should be intended as a form of worship to Allah. This is reflected in social relationships built on sincerity and mutual help. Mr. Tumin is a buyer of Tempe Leha with a job opening an angkringan stall. Explain the value of the seller's unit (tauhid) as follows:

"I see that the seller is good, polite, honest, Mr. is frank that if there is tempeh that is not good, I am served well and the seller is patient. I buy here every day, the tempeh is of good quality, so I sincerely buy it every day" – Mr. Tumin

Mr. Tumin's statement reflects that buyers can also feel spiritual motivation from traders. This shows that the ethics of monotheism are not only embedded in the intention of the trader, but are also reflected in the behavior and atmosphere of the transactions witnessed by consumers. This reinforces that spiritual unity is the basis of ethical business interactions.

2. Balance

The ethics of balance show that traders are able to strike a balance between business interests and

social interests, including maintaining honesty in prices and not being exploitative of buyers. Mr. Tumin is a buyer of Tempe Leha with a job opening an angkringan stall. Explaining the balance value of the seller as follows:

"In my opinion, the seller does not play with the price, the price is honest and not expensive and according to the market price," – Mr. Tumin

Mr. Tumin assessed that traders maintain a balance in setting prices, not pursuing excessive profits. This is a tangible form of applying the value of fairness in business, which pays attention to the capabilities of consumers and maintains trust.

3 . Free Will

Islam upholds the freedom of consumers to choose, as long as it is within the corridor of sharia. This freedom can be seen when buyers feel free to choose products that suit their needs. Explain the value of the seller's free will as follows:

"I became a customer of tempe Leha because the product is good and the price is also not too expensive, according to the price in general, the packaging options are varied." – Mr. Turmin

Pak Turmin feels comfortable and freedom in choosing the size of packaged products, which reflects that merchants provide diverse packaging and give consumers space to make choices. This is in line with the principle of responsible freedom in Islam.

4. Accountability

This ethics emphasizes that merchants must be responsible for the products and information provided to consumers. A good trader will explain the product clearly and not misleadingly. Mr. Turmin explained the value of seller responsibility as follows:

"The seller always sells quality tempeh and the condition of the tempeh is clean and neatly packaged, as far as I know the material for making this tempeh does not contain harmful ingredients and contains haram ingredients, he also always helps explain the condition of the trade." – Mr. Turmin

Mr. Turmin revealed that sellers show responsibility by explaining that the products sold and the goods sold are always new, and maintain the quality of their products. This shows the merchant's awareness of the importance of transparency, as well as moral responsibility to buyers.

Conclusion

Based on the results of research on the application of Islamic business ethics in MSMEs in Tempe Leha Samarinda, it can be concluded that this business activity has reflected the values of maqasid sharia, especially in the aspects of monotheism, responsibility, justice, and free will.

Business owners, buyers and employees of Tempe Leha MSMEs believe that business activities are part of worship to Allah SWT. Every process of production, pricing, and customer service is based on the intention of seeking blessings, not merely worldly gains. This awareness of monotheism encourages business actors to maintain honesty, trust, and product quality as a form of spiritual responsibility.

Responsibility is manifested in a commitment to maintaining the quality of tempeh, paying attention to the cleanliness and safety of raw materials, and providing good service to customers. Business owners also show responsibility to their employees, namely by providing regular salaries to employees. In addition, business owners also ensure that employees' workplaces are safe and maintain safety for employees when working. Business owners are also responsible to the surrounding community which is a form of social responsibility by assisting the activities of the surrounding community and paying attention

to the welfare of employees. This is in line with the purpose of maqasid sharia in safeguarding the welfare of individuals and society (*hifz al-nafs* and *hifz al-mal*).

The value of fairness is applied in the division of duties and the provision of proportional wages according to the roles and responsibilities of each employee. The price of the product is set reasonably so as not to harm consumers. The attitude of *aaadil* is also seen in the materials used in the manufacture of products, namely by using materials with good quality, neatly packaged and during the production process maintaining cleanliness. A fair attitude is also seen in decision-making that considers the balance between business profits, customer satisfaction, and environmental sustainability. This reflects the application of *hifz al-'ird* (safeguarding honor) and *hifz al-mal* (safeguarding property).

Owners and employees have the freedom to take the initiative and express opinions, but still based on moral values and Islamic law. Freedom of will here, employees are free to express their opinions when there are mistakes during the production process and are free to express creative ideas in the process of processing products for business progress. Freedom in running a business is used responsibly without harming others, in accordance with the principle of *la dharar wa la dhirar* (not to harm oneself or others). This shows that freedom is understood in the corridor of Islamic ethics that is oriented towards benefit.

Overall, the application of sharia maqasid values to Tempe Leha MSMEs shows that this business is not only oriented to economic profit, but also to blessings, social justice, and moral responsibility. Islamic business ethics are an important basis for business sustainability and increasing public trust in halal and quality local products.

The application of business ethics in Tempe Leha Samarinda MSMEs has been running well through the values of honesty, responsibility, and social concern. The principles of Islamic business ethics have become the main guideline in maintaining the blessings and trust of consumers.

Based on the results of this study, the researcher provided several suggestions with the aim of increasing the tempeh Leha business and can be more beneficial to the community, including: Tempe leha needs to try to do online marketing to increase sales of its products, Tempe leha needs to increase the amount of business capital so that its business will increase, Tempe leha needs to add a location/place for the marketing of its products, because so far it has only been focused on one place of sale, namely at the Segiri market and Tempe leha needs to try to add various size variations in its product packaging.

Bibliography

- Beekun, R. I. (2006). *Islamic Business Ethics*. Herndon: The International Institute of Islamic Thought.
- Chapra, M. U. (2000). *Islam and the Economic Challenge*. The Islamic Foundation.
- Hasan, A. (2019). *Islamic Business Ethics: Concepts and Its Implementation in the Business World*. Jakarta: Rajawali Press.
- Moleong, L. J. (2018). *Qualitative Research Methodology*. Bandung: PT Remaja Rosdakarya.
- Rahman, A. (2017). *Ethical Principles in Islamic Business*. Yogyakarta: Deepublish.
- Al-Ghazali, A. H. (1993). *Ihya Ulumuddin*. Beirut: Dar al-Fikr.
- Antonio, M. S. (2001). *Sharia Banks: From Theory to Practice*. Jakarta: Gema Insani Press.
- Beekun, R. I. (1997). *Islamic Business Ethics*. Herndon: International Institute of Islamic Thought (IIIT).
- Chapra, M. U. (2000). *Islam and the Economic Challenge*. Leicester: The Islamic Foundation.

- Ministry of Cooperatives and SMEs. (2023). *Annual Report of Indonesian MSMEs in 2023*. Jakarta: Ministry of Cooperatives and SMEs.
- Muhammad Irza Irsyadillah. (2025). Etika Berbisnis dalam Perspektif Al-Qur'an. ISSN: 3032-3460 Vol. 2 No. 1 (2025) DOI: <https://doi.org/10.61166/rihlah.v2i1.14> UIN Sunan Gunung Djati Bandung; muhammadirzazr@gmail.com pp. 36-43