

DAFTAR PUSTAKA

Buku

- Abdul Gafar Olawale Fahm. (2020). *Beyond Good Practices and Standards: An Islamic Framework of Sustainable Business Practices for Corporate Organisations* (Vol. 25, pp. 3–25). Springer. https://doi.org/10.1007/978-981-10-6926-0_1
- Al-Ghazali. (1997). *Ihya' 'ulum al-din (Revival of Religious Sciences)* (trans. F. Karim, pp. 227–229). Karachi, Pakistan: Darul Ishaat.
- Al-Jarhi, M. A. (2003). *The Nature of Islamic Economic Thought*. Arab Law Quarterly, 18(3), 215–238.
- Al-Mawardi. (1996). *Al-Ahkam al-Sultaniyyah (The ordinances of government)*. Reading, UK: Garnet Publishing.
- Armstrong, G., Denize, S., & Kotler, P. (2014). *Principles of Marketing* (13th ed.). Pearson Australia.
- Atkinson, A. B. (2015). *Inequality: What Can Be Done?* Harvard University Press.
- Beekun, R. I. (1997). *Islamic Business Ethics*. International Institute of Islamic Thought.
- Chapra, M. U. (1992). *Readings in Microeconomics: An Islamic Perspective* (S. Tahir et al., Eds.; pp. 51–53). Longman Malaysia.
- Chapra, M. U. (2008). *The Global Financial Crisis: Can Islamic Finance Help Minimize the Severity and Frequency of Such a Crisis in the Future?* Forum on the Global Financial Crisis, Islamic Development Bank.
- Chapra, M. U. (2014). *Morality and justice in Islamic economics and finance*. Cheltenham, UK: Edward Elgar Publishing. <https://doi.org/10.4337/9781783475728>
- Chapra, M. U. (2016). *Islamic Economics: What It Is and How It Developed*. Edinburgh University Press.
- Chapra, M. U., & Khan, M. A. (2008). *The Islamic Vision of Development in the Light of Maqasid al-Shariah* (Occasional Paper Series, pp. 41–45). International Institute of Islamic Thought.
- Chapra, U. (1992). *Islam and the Economic Challenge*. The Islamic Foundation.

- Chapra, U. (2000). *The Future of Economics: An Islamic Perspective*. The Islamic Foundation.
- Chen, B., Simchi-Levi, D., Wang, Y., & Zhou, Y. (2020, June 21). *Dynamic Pricing and Inventory Control with Fixed Ordering Cost and Incomplete Demand Information*. SSRN. <https://doi.org/10.2139/ssrn.3632475>
- Cizakca, M. (2011). *Islamic Capitalism and Finance: Origins, Evolution and the Future*. Edward Elgar Publishing.
- Creswell, J. W. (2018). *Research design: Qualitative, Quantitative, and Mixed Methods Approaches* (5th ed.). Sage Publications.
- Denzin, N. K. (2017). *The Research Act: A Theoretical Introduction to Sociological Methods* (2nd ed.). Aldine Publishing Company.
- Djumilah Hadiwidjojo. (2003). *Dasar-Dasar Kewirausahaan*. Grasindo.
- Djumilah Hadiwidjojo. (2013). *Model Pengembangan UMKM Berbasis Potensi Ekonomi Lokal di Indonesia*. Pustaka Obor Indonesia.
- El Ashker, A., & Wilson, R. (2006). *Islamic Economics: A Short History*. Leiden-Boston, The Netherlands: Brill.
- El Fadl, M. A. (2002). *The Place of Tolerance in Islam*. Beacon Press.
- El-Gamal, M. A. (2006). *Islamic Finance: Law, Economics, and Practice*. Cambridge University Press.
- Flick, U. (2018). *An Introduction to Qualitative Research* (6th ed.). Sage Publications.
- Geertz, C. (1973). *The Interpretation of Cultures*. Basic Books.
- Ghazanfar, S. M. (2011). *Economic Thought of Al-Ghazali*.
- Giorgi, A. (2009). *The Descriptive Phenomenological Method in Psychology: A Modified Husserlian Approach*. Duquesne University Press.
- Haider Naqvi, S. N. (1994). *New Bottles for Old Wine: The Case of Development Economics*. *South Asian Survey*, 1(1), 9–28. <https://doi.org/10.1177/097152319400100102>
- Hasan, Z. (2014). *Islamic Banking and Finance: An Integrative Approach*. Oxford University Press.

- Hassan, M., Lewis, M. K., & McMillen, M. J. T. (2009). *Handbook of Islamic Banking*. Cheltenham, UK: Edward Elgar Publishing. <https://doi.org/10.4337/9781847205414>
- Hollander, S. (1979). *The Economics of David Ricardo*. University of Toronto Press.
- Husserl, E. (1970). *The Crisis of European Sciences and Transcendental Phenomenology*. Northwestern University Press.
- Ibn Khaldun. (2015). *The Muqaddimah: An Introduction to History* (F. Rosenthal, Trans). Princeton University Press. <https://doi.org/10.1515/9781400866090>
- Kahf, M. (1978). *The Islamic Economy: Analytical Study of the Functioning of the Islamic Economic System*. Muslim Students Association of US and Canada.
- Kahf, M. (2002). *Success Factors of Islamic Banks*. In M. Iqbal & D. T. Llewellyn (Eds.), *Islamic Banking and Finance: New Perspectives on Profit-Sharing and Risk*. Edward Elgar.
- Kahf, M. (2003). *Islamic Economics: Notes on Definition and Methodology*. *Review of Islamic Economics*, 13, 31–45.
- Kamali, M. H. (2008). *Principles of Islamic Jurisprudence* (3rd ed.). Cambridge, UK: Islamic Texts Society.
- Karim, A. (2015). *Ekonomi Mikro Islami*. Rajawali Pers.
- Kay, J., & King, M. (2020). *Radical Uncertainty: Decision-Making Beyond the Numbers*. W. W. Norton & Company.
- Khair, M. S. (1995). *Essays in Islamic Economics*. The Islamic Foundation.
- Khaleel, F., & Avdukić, A. (2020). *History of Economic Thought Hidden within the Archives of Abrahamic Religions*. In Palgrave Macmillan Cham. Palgrave Macmillan.
- Khan, M. A. (2013). *What is Wrong with Islamic Economics? Analysing the Present State and Future Agenda*. Edward Elgar Publishing. <https://doi.org/10.4337/9781782544159.00009>
- Khan, M. F. (1994). *Towards an Islamic Approach to Economic Development*. Institute of Policy Studies.
- Khan, M. F. (2017). *Islamic Economics: Theory and Practice* (3rd ed.). PHI Learning Private Limited.

- Khan, Z., & Mirakhor, A. (2011). *An Introduction to Islamic Finance: Theory and Practice*. John Wiley & Sons.
- Kotler, P., & Armstrong, G. (2015). *Marketing: An introduction*. Pearson.
- Kotler, P., & Armstrong, G. (2018). *Principles of Marketing* (17th ed.). Pearson Education.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2018). *Marketing 4.0: Moving from Traditional to Digital*. John Wiley & Sons.
- Kuran, T. (1992). *Economic Justice in Contemporary Islamic Thought*. London, UK: Palgrave Macmillan. https://doi.org/10.1007/978-1-349-12287-5_3
- Lincoln, Y. S., & Guba, E. G. (2000). *Paradigmatic Controversies, Contradictions, and Emerging Confluences*. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research*. Sage Publications.
- Liozu, S. M., & Hinterhuber, A. (2013). *The Psychology and Economics of Pricing*. Cambridge University Press.
- Mankiw, G. (2021). *Principles of Economics* (9th ed.). Cengage Learning.
- Marshall, C., & Rossman, G. B. (2014). *Designing Qualitative Research* (5th ed.). Sage Publications.
- McCarthy, E. J. (1964). *Basic Marketing: A Managerial Approach*. Irwin.
- Miles, M. B., Huberman, A. M., & Saldana, J. (2014). *Qualitative Data Analysis: A Methods Sourcebook* (3rd ed.). Sage Publications.
- Mirakhor, A., & Askari, H. (2017). *The Operational Features of an Islamic Economy*. New York, NY: Palgrave Macmillan. https://doi.org/10.1057/978-1-137-53727-0_6
- Mirakhor, A., & Askari, H. (2017). *The Rules Governing an Islamic Economy*. New York, NY: Palgrave Macmillan. https://doi.org/10.1057/978-1-137-53727-0_5
- Moustakas, C. (1994). *Phenomenological Research Methods*. Sage Publications.
- Najafi Farashah, S. A. M. N. (2020). *Analyzing Concept and Functions of Fairness in the Islamic Economic System And Presenting Some Teachings For Existing Economic Systems*, 5(1), 21–32. <https://doi.org/10.36657/IHCD.2020.63>

- Naqvi, S. N. H. (2014). *Ethics and Economics: An Islamic Synthesis*. Edward Elgar Publishing.
- North, D. C. (1990). *Institutions, Institutional Change and Economic Performance*. Cambridge University Press.
- Obaidullah, M. (2008). *Introduction to Islamic Microfinance*. IBF Net Limited. <https://ssrn.com/abstract=1506072>
- OECD. (2005). *SMEs in the World Economy: The OECD Perspective*. OECD Publishing.
- Patton, M. Q. (2015). *Qualitative Research & Evaluation Methods* (4th ed.). Sage Publications.
- Piketty, T. (2014). *Capital in the Twenty-First Century*. Harvard University Press.
- Pindyck, R. S., & Rubinfeld, D. L. (2008). *Microeconomics* (9th). London, England: Pearson.
- Polanyi, K. (1994). *The Great Transformation: The Political And Economic Origins Of Our Time*. Boston, MA: Beacon Press.
- Qomar, Mujamil. (2022). *Metode Penelitian Agama: Pendekatan Teoretis dan Praktis* Malang: Madani
- Qomar, Mujamil. (2022). *Metodologi Penelitian Kualitatif: Membekali Kemampuan Membangun Teori Baru*. Yogyakarta: Inteligensia Media
- Qomar, Mujamil. (2024). *Metode Penelitian Literatur*. Malang: Madani
- Riyanto, B. (2001). *Dasar-Dasar Pembelanjaan Perusahaan*. BPFE.
- Sartono, R. A., & Sundari, S. S. (2017). *Pengantar Bisnis* (7th). BPFE.
- Saldana, J. (2014). *Qualitative Data Analysis: A Methods Sourcebook* (2nd ed.). Sage Publications.
- Sen, A. K. (2017). *Collective Choice and Social Welfare* (p. 12). Elsevier. <https://doi.org/10.1016/c2009-0-12011-1>
- Siddiqi, M. N. (1992). *History of Islamic Economic Thought*. Islamic Foundation.
- Siddiqi, M. N. (1996). *Role of the State in the Economy: An Islamic Perspective*. The Islamic Foundation.

- Siddiqi, M. N. (2018). *Some aspects of the Islamic economy* (rev. ed., pp. 78–92). Leicester, UK: The Islamic Foundation.
- Simmons, R. (2008). *Understanding Small Business and Entrepreneurship*. Pearson Education.
- Smith, A. (1904). *An Inquiry Into The Nature and Causes Of The Wealth Of Nations*. Methuen & Co., Ltd.
- Suryani, E. (2005). *Introduction to Political Economy* (8th ed., p. 2). Routledge.
- Tambunan, T. (2019). Recent evidence of the development of micro, small and medium enterprises in Indonesia. *Journal of Global Entrepreneurship Research*, 9(1), 1–15.
- Thaler, R. H. (1985). *Mental Accounting and Consumer Choice*. *Marketing Science*, 4(3), 199–214. <https://doi.org/10.1287/mksc.4.3.199>
- Tirole, J., & Rochet, J.-C. (2003). *Platform Competition in Two-Sided Markets*. *Journal of the European Economic Association*, 1(4), 990–1029. <https://doi.org/10.1162/154247603322493212>
- Tripp, C., & Kozlowski, G. C. (2006). *Islam and the Moral Economy: The Challenge of Capitalism* (pp. 202–224). Cambridge University Press. <https://doi.org/10.1017/CBO9780511617614.009>
- van Manen, M. (1990). *Researching lived experience: Human science for an action sensitive pedagogy*. State University of New York Press.
- Warde, I. (2000). *Islamic Finance in The Global Economy*. Edinburgh University Press.
- Williamson, O. E. (1980). *The Economic Institutions of Capitalism: Firms, Markets, Relational Contracting*. Free Press.
- Zaman, A. (2019). *The methodology of Third-Generation Islamic Economics*. Routledge. <https://doi.org/10.4324/9780429320804-2>
- Zarqa, M. A. (2017). *Allocation of Investment in an Islamic Zero Interest Rate Economy*.

Jurnal Ilmiah

- Abdur-Rahman. (2014). Islamic Economics: A Survey of the Literature. *Journal of Islamic Economics, Banking and Finance*, 10(1), 1–17.
- Abidillah, A. F. (2019). The Distortion of Market Prices in Islamic Microeconomic. *AFEBI Islamic Finance and Economic Review*, 4(1), 77–85. <https://doi.org/10.47312/aifer.v4i01.465>
- Abu Al-Foul, B., & Soliman, M. (2006). The Economic Role of the State in the Classical Islamic Literature: The Views of Ibn Taimiyah. *Digest of Middle East Studies*, 15(2), 1–10. <https://doi.org/10.1111/j.1949-3606.2006.tb00022.x>
- Adada, A. R. M. (2019). Islam's Market Ideology: A Brief Outline. *Islamic Economics Journal*, 5(1). <http://dx.doi.org/10.21111/iej.v5i1.3665>
- Ahmed, E. R., Islam, M. A., Alabdullah, T. T. Y., & Amran, A. B. (2018). Proposed the Pricing Model as an Alternative Islamic Benchmark. *Benchmarking: An International Journal*, 25(8), 2892–2912. <https://doi.org/10.1108/BIJ-04-2017-0077>
- Akerlof, G. A. (1970). The Market for “Lemons”: Quality Uncertainty and the Market Mechanism. *The Quarterly Journal of Economics*, 84(3), 488–500. <https://doi.org/10.2307/1879431>
- Al-Suwailem, S. (2000). Towards an Objective Measure of Gharar in Exchange. *Islamic Economic Studies*, 7(1–2). SSRN. <https://ssrn.com/abstract=3164801>
- Ali, S., Shahzad, S. J. H., & Raza, N. (2018). Stock Market Efficiency: A Comparative Analysis of Islamic and Conventional Stock Markets. *Physica A: Statistical Mechanics and its Applications*, 503, 139–153. <https://doi.org/10.1016/j.physa.2018.02.169>
- Anto, M. B. H. (2011). Introducing an Islamic Human Development Index (I-HDI) to Measure Development in OIC Countries. *Islamic Economic Studies*, 19(2). <https://ssrn.com/abstract=3158957>
- Arham, M. (2010). Islamic Perspectives on Marketing. *Journal of Islamic Marketing*, 1(2), 149–164. <https://doi.org/10.1108/17590831011055888>
- Arthur, W. B. (2021). Foundations of Complexity Economics. *Nature Reviews Physics*, 3(2), 136–145. <https://doi.org/10.1038/s42254-020-00273-3>

- Asutay, M. (2007). A Political Economy Approach to Islamic Economics: Systemic Understanding for an Alternative Economic System. *Kyoto Bulletin of Islamic Area Studies*, 1(2), 3–18. <https://doi.org/10.14989/70894>
- Asutay, M., & Yilmaz, I. (2021). Constituting an Islamic Social Welfare Function: An Exploration Through Islamic Moral Economy. *International Journal of Islamic and Middle Eastern Finance and Management*, 14(3), 524–540. <https://doi.org/10.1108/IMEFM-03-2019-0130>
- Aydin, N. (2020). Paradigmatic Foundation and Moral Axioms of Ihsan Ethics in Islamic Economics and Business. *Journal of Islamic Accounting and Business Research*, 11(2), 288–308. <https://doi.org/10.1108/JIABR-12-2016-0146>
- Ayman Reda. (2018). Islam, Rationality, and Self-Interest. In Prophecy, Piety, and Profits: *Palgrave Studies in Islamic Banking, Finance, and Economics*. Palgrave Macmillan. https://doi.org/10.1057/978-1-137-56825-0_21
- Azid, T. (2016). Wages in an Islamic Economy: A Literature Survey. *International Journal of Pluralism and Economics Education*, 7(3), 268–282. <https://doi.org/10.1504/IJPEE.2016.10000520>
- Azmat, S., Bhatti, A., & Hassan, M. K. (2021). Understanding “Riba” (Interest): The Religious and The Rational. *Emerald Emerging Markets Case Studies*, 11(3). <https://doi.org/10.1108/eemcs-08-2020-0288>
- Bagir, Z. A. (2005). Islamic Ethics in Business: An Introduction. *Al-Jami'ah: Journal of Islamic Studies*, 43(1), 147–164.
- Beekun, R. I., & Badawi, J. A. (1997). Islamic Business Ethics. *The International Institute of Islamic Thought*.
- Beekun, R. I., & Badawi, J. A. (2005). Balancing Ethical Responsibility among Multiple Organizational Stakeholders: The Islamic Perspective. *Journal of Business Ethics*, 60, 131–145. <https://doi.org/10.1007/s10551-004-8204-5>
- Berenson, R. A., & Murray, R. B. (2022). How Price Regulation Is Needed To Advance Market Competition. *Health Affairs*, 41(1), 26–34. <https://doi.org/10.1377/hlthaff.2021.01235>
- Bloom, D. E., Canning, D., & Sevilla, J. (2023). The Demographic Dividend: A New Perspective on the Economic Consequences of Population Change. *RAND Corporation*. https://www.rand.org/pubs/monograph_reports/MR1274.html
- Catalini, C., & Gans, J. S. (2020). Some Simple Economics of the Blockchain. *Communications of the ACM*, 63(7), 80–90. <https://doi.org/10.1145/3359552>

- Chapra, M. U. (2001). What is Islamic Economics? Islamic Development Bank Prize Winners' Lecture Series No. 9, 33–45.
- Chapra, M. U. (2008). The Global Financial Crisis: Can Islamic Finance Help Minimize the Severity and Frequency of Such a Crisis in the Future? Islamic Development Bank Forum Proceedings, 12.
- Choudhury, M. A. (1999). The Structure of Islamic Economics: A Comparative Perspective on Markets, Ethics and Economics. *Consumption Markets & Culture*, 3(1), 61–97. <https://doi.org/10.1080/10253866.1999.9670330>
- Choudhury, M. A. (2008). Islamic Economics and Finance: Where do they Stand? *International Journal of Accounting and Finance*, 1, 149–167. <https://doi.org/10.1504/IJAF.2008.020301>
- Choudhury, M. A. (2014). The Social Political Economy According to Ghazali's Peripatetic Thought: *Comparative perspectives. Asian Journal of Humanities and Social Studies*, 2(3). <https://doi.org/10.24203/AJHSS.V2I3.1300>
- Cojanu, V. (2015). History of Islamic Economic Thought: Contributions of Muslim scholars to economic thought and analysis. *Journal of Philosophical Economics*, 8(2), 142. <https://jpe.episciences.org/10679/pdf>
- Davidson, S., De Filippi, P., & Potts, J. (2018). Blockchains and the Economic Institutions of Capitalism. *Journal of Institutional Economics*, 14(4), 639–658. <https://doi.org/10.1017/S1744137417000200>
- Dusuki, A. W., & Abdullah, N. I. I. (2024). Maqasid al-Shari'ah, Maslahah, and Corporate Social Responsibility. *American Journal of Islam and Society*, 41(1), 10–35. <https://doi.org/10.35632/ajis.v41i1.3417>
- Elkington, J. (2013). Enter the triple bottom line. In Routledge (pp. 1–16).
- Firdaus, A. (2022). Building a Maslahah Economic System: Indonesian economic system. *International Journal of Social Science and Human Research*, 5(6). <https://doi.org/10.47191/ijsshr/v5-i6-92>
- Furqani, H. (2015). Foundational Challenges in the Construction of an Islamic Economics Discipline. *International Journal of Pluralism and Economics Education*, 6(4), 324–339. <https://doi.org/10.1504/IJPEE.2015.075856>
- Furqani, H. (2015). Individual and Society in an Islamic Ethical Framework: Exploring Key Terminologies and the Micro-Foundations of Islamic Economics. *Humanomics*, 31(1), 74–87. <https://doi.org/10.1108/H-04-2014-0037>

- Furqani, H. (2017). Consumption and Morality: Principles and Behavioral Framework in Islamic Economics. *CSN: Economics*, 30, 89–92. <https://doi.org/10.4197/ISLEC.30-SI.6>
- Furqani, H., & Haneef, M. (2022). Configuring Problems of Economics in Islamic Perspective: Moral Nexus, Realities and its Unification. *International Journal of Ethics and Systems*, 39(4), 875–891. <https://doi.org/10.1108/IJOES-04-2022-0076>
- Granovetter, M. S. (1985). Economic Action and Social Structure: The Problem of Embeddedness. *American Journal of Sociology*, 91, 481–510. <https://doi.org/10.1086/228311>
- Hafezalkotob, A., Makui, A., Mousavi, E. S., & Sayadi, M. K. (2021). Hotel Pricing Decision in A Competitive Market Under Government Intervention: A Game Theory Approach. *International Journal of Management Science and Engineering Management*, 16(2), 83–93. <https://doi.org/10.1080/17509653.2021.1873202>
- Haider Naqvi, S. N. (1981). *Ethics and Economics: An Islamic Synthesis*. The Islamic Foundation.
- Han, W., & Bai, B. (2022). Pricing Research in Hospitality and Tourism and Marketing Literature: A Systematic Review and Research Agenda. *International Journal of Contemporary Hospitality Management*, 34(5), 1717–1738. <https://doi.org/10.1108/IJCHM-08-2021-0963>
- Haneef, M., & Furqani, H. (2009). Developing the Ethical Foundations of Islamic Economics: Benefitting from Toshihiko Izutsu. *Intellectual Discourse*, 17(2), 173–199.
- Hanif, M. W., & Hamid, M. (2023). The Rule of Pricing in the Jurisprudence of the Four Schools of Thought: A Comparative Jurisprudential Study. *Journal of Humanities and Social Sciences Studies*, 5(6). <https://doi.org/10.32996/jhsss.2023.5.6.13>
- Hartanto, S., Suparyanto, T., & Azwar. (2023). Islamic Finance Practices in Micro, Small, And Medium Enterprises in Indonesia: A Systematic Literature Review. *Millah: Journal of Religious Studies*, 22(2), 435–464. <https://doi.org/10.20885/millah.vol22.iss2.art6>
- Hossain, A. A. (2014). Empirical Relationships Among Money, Output and Consumer Prices in Nine Muslim-Majority Countries. *Journal of Asian Economics*, 31–32, 42–56. <https://doi.org/10.1016/j.asieco.2014.04.002>

- Husain, S. H., Abduh, M., & Salleh, P. M. H. A. (2019). Adopting Islamic Microfinance as a Mechanism of Financing SMEs in Uganda. *Journal of Small Business and Enterprise Development*, 28(4), 537–552. <https://doi.org/10.1108/JSBED-04-2019-0126>
- Islahi, A. A. (1995). Market Mechanism in Islam: A Historical Perspective. *International Journal of Economics, Management and Accounting*, 3(2), 1–14.
- Islahi, A. A. (2013). Economic and Financial Crises in Fifteenth-Century Egypt: Lessons from History. *Islamic Economic Studies*, 21(2), 71–92. <https://doi.org/10.12816/0001559>
- Kader, H. (2021). Human Well-Being, Morality and the Economy: An Islamic Perspective. *Islamic Economic Studies*, 28(2), 102–123. <https://doi.org/10.1108/IES-07-2020-0026>
- Kahneman, D., & Tversky, A. (1979). Prospect Theory: An Analysis of Decision Under Risk. *Econometrica*, 47(2), 263–291. <https://doi.org/10.2307/1914185>
- Kakembo, S. H., Abduh, M., & Alwee, P. M. H. A. (2019). Adopting Islamic Microfinance as a Mechanism of Financing SMEs in Uganda. *Journal of Small Business and Enterprise Development*, 28(4), 537–552. <https://doi.org/10.1108/JSBED-04-2019-0126>
- Kartika Sari, V., & Yaumidin, U. K. (2024). The Role of Economic Development in Export Performance in Islamic Countries. *Journal of Developing Economies*, 9(1), 37–46. <https://doi.org/10.20473/jde.v9i1.50958>
- Khaleel, F., & Avdukić, A. (2020). History of Economic Thought Hidden within the Archives of Abrahamic Religions. Palgrave Macmillan Cham, 1–21. https://doi.org/10.1007/978-3-030-34420-7_1
- Khan, F. (2013). An Alternative Approach to Analysis of Consumer Behaviour: Need for Distinctive Islamic Theory. *British Journal of Middle Eastern Studies*, 3, 15–49. <https://doi.org/10.12816/0004996>
- Khan, M. A. (2012). The Economics of Riba, Free Markets and Moral Economy. *Humanomics*, 28(1), 16–30.
- Khan, M. A. (2014). Reconstruction of Economics based on the Paradigm of Tawhid: Present Challenges and prospects. SSRN. <https://doi.org/10.2139/ssrn.2819410>
- Khan, M. F. (2015). Methodology of Theory Building in Islamic Economics. *Journal of Islamic Economics, Banking and Finance*, 10(2), 11–37. <https://doi.org/10.12816/0025167>

- Khanifah Nurfaizah. (2019). Government Intervention in Determining Prices According to Ibn Taimiyah's. *Airlangga International Journal of Islamic Economics and Finance*, 2(2), 97–104. <https://doi.org/10.20473/aijief.v2i2.20821>
- Khurana, S., Haleem, A., & Mannan, B. (2019). Determinants for Integration of Sustainability with Innovation for Indian Manufacturing Enterprises: Empirical Evidence in MSMEs. *Journal of Cleaner Production*, 229, 374–386. <https://doi.org/10.1016/j.jclepro.2019.04.022>
- Kuran, T. (2018). Islam and Economic Performance: Historical and Contemporary Links. *Journal of Economic Literature*, 56(4), 1292–1359. <https://doi.org/10.1257/jel.20171243>
- Kusuma, K. A. (2019). The Concept of Just Price in Islam: The Philosophy of Pricing and Reasons for Applying it in Islamic Market Operation. In *Proceedings of the 5th International Conference on Accounting and Finance (ICAF 2019)*. <https://doi.org/10.2991/icaf-19.2019.19>
- Lamont, M. (1992). *Money, Morals, and Manners: The Culture Of The French and The American Upper-Middle Class*. University of Chicago Press.
- Mindra, R., Bananuka, J., Kaawaase, T., Namaganda, R., & Teko, J. (2022). Attitude and Islamic Banking Adoption: Moderating Effects of Pricing of Conventional Bank Products and Social Influence. *Journal of Islamic Accounting and Business Research*, 13(3), 534–567. <https://doi.org/10.1108/JIABR-02-2021-0068>
- Mirakhor, A., & Askari, H. (2017). The Rules Governing an Islamic Economy. In *The Rules Governing an Islamic Economy* (pp. 139–178). Palgrave Macmillan. https://doi.org/10.1057/978-1-137-53727-0_5
- Naqvi, S. N. H. (2003). *Perspectives on Morality and Human Well-Being: A Contribution to Islamic Economics*. The Islamic Foundation.
- Naqvi, S. N. H. (2003). The Nature of Islamic Economic Thought. *Arab Law Quarterly*, 18(3), 215–238.
- Pamuk, Ş. (2004). Institutional change and the longevity of the Ottoman Empire, 1500–1800. *Journal of Interdisciplinary History*, 35, 225–247.
- Parsania, H. (2017). The Relation Between the Concept of Intellect in the Qur'an and Traditions and the Concept of Intellect in Islamic Culture and History. *Journal of Shi'a Islamic Studies*, 10(1), 61–90. <https://doi.org/10.1353/ISL.2017.0002>

- Permana, Y. (2019). Market, Market Mechanism and Price Levels in Islamic Microeconomics Perspective. *International Journal of Nusantara Islam*, 7(2). <https://doi.org/10.15575/ijni.v7i2.5804>
- Poppel, G. (2010). An analysis of the informational content of New Zealand data releases: The importance of business opinion surveys. *Economic Modelling*, 27(1), 304–314. <https://doi.org/10.1016/j.econmod.2009.09.010>
- Qaid Saad, A. Y., Mohammed, M. O., Al-Jubari, I., & Ahamed, F. (2022). The Prospect of Waqf in Financing Small and Medium Enterprises (SMEs) in Yemen. *Qudus International Journal of Islamic Studies*, 10(2), 381–414. <http://dx.doi.org/10.21043/qijis.v10i2.9689>
- Rafiki, A., Hidayat, S. E., & Nasution, M. D. T. P. (2024). An Extensive Effect Of Religiosity On The Purchasing Decisions Of Halal Products. *PSU Research Review*, 8(3), 898–919. <https://doi.org/10.1108/PRR-07-2022-0093>
- Rama, A. (2020). Strategic Pricing by Islamic Banks and the Impact on Customer Satisfaction and Behavioral Intention. *Journal of Islamic Accounting and Business Research*, 11(10), 2017–2033. <https://doi.org/10.1108/JIABR-04-2019-0078>
- Resti, O. (2022). Conversion of Conventional Cooperatives to Improve The Islamic Economic. *Asian International Journal of Management Science*, 2(1), 20–28. <https://doi.org/10.54099/aijms.v2i1.441>
- Saeed, M., Ahmed, Z., & Mukhtar, S. M. (2001). International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach. *Journal of Business Ethics*, 32, 127–142. <https://doi.org/10.1023/A:1010718817155>
- Sairally, B. S. (2013). Evaluating the Corporate Social Performance of Islamic Financial Institutions: An Empirical Study. *International Journal of Islamic and Middle Eastern Finance and Management*, 6(3), 238–260. <https://doi.org/10.1108/IMEFM-02-2013-0026>
- Salami, M. A. (2021). Critical Assessment of Islamic Financial Assets Pricing in South-East Asia: Evidence from NARDL Modelling. *Journal of Financial Reporting and Accounting*, 19(3), 474–494. <https://doi.org/10.1108/JFRA-12-2019-0175>
- Sarabdeen, M., Ismail, S., Hidzir, P. A. M., Alofaysan, H., & Rahmat, S. (2025). The Role of Social Financing in Promoting Social Equity and Shared Value: A Cross-Sectional Study of SMEs in Malaysia and Saudi Arabia. *Sustainability*, 17(5), 1889. <https://doi.org/10.3390/su17051889>

- Sardjono, W. (2023). Key Performance Indicators of Corporate Information Systems Strategic Planning for Competitive Advantage. In 2023 *International Conference on Advancement in Data Science, E-learning and Information System (ICADEIS)* (pp. 1–5). Bali, Indonesia: IEEE. <https://doi.org/10.1109/ICADEIS58666.2023.10270998>
- Shahid, A., Shagufta, A., Ahmad, N., Ahmad, H., & Shafique, M. N. (2015). An Exploratory Study of Shari'ah Compliance in Islamic Banking: Evidences from Bangladesh. *Nigerian Chapter of Arabian Journal of Business and Management Review*, 3, 37–43. <https://doi.org/10.12816/0017680>
- Siddiqi, M. N. (n.d.). Islamic economics: Where from, where to? *JKAU: Islamic Economics*, 27(2), 61–72. <https://doi.org/10.4197/ISLEC.27-2.3>
- Soofi, A. (1999). Economics of Ibn Khaldun revisited. *History of Political Economy*, 27(2), 387–404. <https://doi.org/10.1215/00182702-27-2-387>
- Stiglitz, J., & Rothschild, M. (1976). Equilibrium in Competitive Insurance Markets: An Essay on the Economics of Imperfect Information. *The Quarterly Journal of Economics*, 90(4), 629–649. <https://doi.org/10.2307/1885326>
- Susanto, A. A. (2020). Toward a New Framework of Islamic Economic Analysis. *American Journal of Islam and Society*, 37(1–2), 103–123. <https://doi.org/10.35632/ajis.v37i1-2.591>
- Syed Agil, S. O. S. (1989). Rationality in Economic Theory: A Critical Appraisal. *International Journal of Economics, Management and Accounting*, 2, 79–94.
- Thabet, S. (2023). The Circuit in the History of Economic Thought: The Contribution of Ibn Khaldûn. *International Journal of Political Economy*, 52(3–4), 328–337. <https://doi.org/10.1080/08911916.2023.2280364>
- Tuasikal, M. A. (2011). Islamic Economics: An Overview. *International Journal of Islamic and Middle Eastern Finance and Management*, 4(1), 43–52.
- Tulus Tambunan. (2019). Recent Evidence of the Development of Micro, Small and Medium Enterprises in Indonesia. *Journal of Global Entrepreneurship Research*, 9(1), 1–15.
- Ullah, S., Harwood, I. A., & Jamali, D. (2018). Fatwa Repositioning: The Hidden Struggle for Shari'a Compliance within Islamic Financial Institutions. *Journal of Business Ethics*, 149, 895–917. <https://doi.org/10.1007/s10551-016-3090-1>

- Van Mieghem, J. A., & Gallego, G. (2018). Dynamic Pricing and Revenue Management Under Fluctuating Demand. In *Handbook of Pricing and Revenue Management* (pp. 427–449). Springer.
- Vogelaar, J. J., & Stam, E. (2021). Beyond Market Failure: Rationales for Regional Governmental Venture Capital. *Venture Capital*, 23(3), 257–290. <https://doi.org/10.1080/13691066.2021.1927341>
- Wang, M., Cheng, Z., Li, Y., Li, J., & Guan, K. (2020). Impact of Market Regulation on Economic and Environmental Performance: A Game Model of Endogenous Green Technological Innovation. *Journal of Cleaner Production*, 277, Article 123969. <https://doi.org/10.1016/j.jclepro.2020.123969>
- Williamson, O. E. (1980). *The economic institutions of capitalism: Firms, markets, relational contracting*. Free Press.
- Yaka, Z. (2022). The Effects of Measures Taken in the Scope of the Islamic Price Policy on Investment, Production, Employment, and Stability. *Ilahiyat Studies*, 13(1), 83–117. <https://doi.org/10.12730/13091719.2022.131.234>

Peraturan Undang-Undang

- Peraturan Pemerintah Republik Indonesia. (2008). Undang-Undang No. 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah, Pasal 1 ayat 1, 3, 4, 7.

Laporan

- Badan Pusat Statistik Kabupaten Tulungagung. (2023). *Statistik Daerah Kabupaten Tulungagung 2023*. Tulungagung: BPS Kabupaten Tulungagung.
- Badan Perencanaan Pembangunan Daerah (BAPPEDA) Tulungagung. (2023). *Laporan perekonomian Kabupaten Tulungagung [Laporan]*. BAPPEDA Tulungagung.
- Badan Pusat Statistik (BPS) Tulungagung. (2023). *Survei kepuasan pelanggan UMKM Kabupaten Tulungagung [Laporan]*. BPS Tulungagung.
- Badan Pusat Statistik. (2015). *Metodologi Sensus Ekonomi 2016 BPS*.
- Bank Dunia. (2019). *World Development Indicators*. World Bank Group.
- Bank Indonesia. (2019). *Statistik Perbankan Indonesia*. Bank Indonesia.

- BKPM Kabupaten Tulungagung. (2023). Data Investasi Daerah 2019–2023. Tulungagung: Badan Koordinasi Penanaman Modal Daerah.
- Dinas Koperasi dan UMKM Kabupaten Tulungagung. (2023). Profil UMKM Kabupaten Tulungagung 2019–2023 (Laporan Tahunan). Tulungagung: Dinas Koperasi & UMKM.
- Disnaker Kabupaten Tulungagung. (2023). Laporan Penyerapan Tenaga Kerja Sektor UMKM Kabupaten Tulungagung. Tulungagung: Disnaker.
- Kementerian Koperasi dan UKM. (2019). Profil UMKM Indonesia 2018. <https://www.kemenkopukm.go.id/v2019/userfiles/downloads/Profil%20UMKM%20Indonesia%202018%20Final%20Web.pdf>
- Kementerian Koperasi dan UKM. (2023, April 12). Data KUMKM. <https://www.kemenkopukm.go.id/hasil-kerja/data-kumkm/>
- Kompas. (2022, Januari 28). 5 Tantangan UMKM di Indonesia di Tahun 2023. <https://www.kompas.com/skola/read/2022/01/28/100000369/5-tantangan-umkm-di-indonesia-di-tahun-2023?page=all>
- World Bank. (2021). Micro, Small, and Medium Enterprises (MSMEs). <https://www.worldbank.org/en/topic/smefinance/brief/micro-small-and-medium-enterprises>