



Implementation of Sharia Business Ethics in *Ijarah* Financing for Islamic Banking Sustainability

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Abstract

The rapid expansion of Islamic banking underscores the need to integrate Sharia business ethics with sustainability principles, positioning *ijarah*-based financing as a pivotal mechanism for ensuring fairness and transparency in asset utilization. Despite its normative strength, a persistent gap exists between the conceptual framework of Sharia business ethics and its practical application. This study investigates the values of Sharia business ethics, explores the implementation of *ijarah* financing, evaluates the alignment between theory and practice, and examines the role of *ijarah* in advancing sustainability within Islamic banking. Employing a qualitative case study approach, the research was conducted at the Medan-Serdang Branch Office of Bank Sumut. Data were collected through in-depth interviews, direct observation, and documentation, and analyzed using the Miles and Huberman interactive model comprising data reduction, data display, and conclusion drawing. Thematic findings reveal that institutional practices of honesty, fairness, transparency, and trustworthiness are embedded in *ijarah* financing, particularly through the *ijarah muntabiyah bittamlik* scheme. However, limited customer understanding of Sharia business ethics perpetuates a gap between normative ideals and practice. The study concludes that *ijarah* financing contributes to sustainability by fostering productive economic activities, expanding equitable access to financing, and strengthening public trust. These findings imply that enhancing Islamic financial literacy and internalizing ethical values are critical to optimizing the sustainability impact of Islamic banking.

INTRODUCTION

The Islamic banking industry has experienced significant growth globally and nationally over recent decades. Islamic finance has developed not only as an alternative to conventional banking but also as a system that emphasizes ethical values, fairness, and social responsibility. Recent studies indicate that Islamic banking sustainability is increasingly associated with value-based governance, financial inclusion, and broader social impact beyond financial performance (Ureta, 2020). According to the Rizvi et al (2020), global Islamic financial industry assets

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have exceeded USD 3 trillion, reflecting its growing recognition as a value-based financial model. From an Islamic economic perspective, Islamic banking is founded on strong business ethics principles. Chapra (2014) argues that the Islamic financial system aims not only for economic efficiency but also for justice, balance, and social welfare.

As the global financial system evolves, the concept of sustainability has become a crucial issue in the banking world. Sustainability is not solely focused on short-term economic growth but also encompasses a balance between economic, social, and environmental aspects. In this context, Islamic banking has an inherent advantage because its principles integrate the values of justice and social responsibility into its operations (Chapra, 2019). Thus, Islamic banking has significant potential to become a sustainable financial system. In Indonesia, the development of Islamic banking has shown a positive trend since the establishment of Branch Office of Bank Sumut, the first Islamic bank. Strengthening regulations through Law Number 21 of 2008 further solidified the existence of Islamic banking in the national financial system. However, the market share of Islamic banking remains relatively small compared to conventional banking, necessitating product innovation and strengthening the implementation of Islamic values to enhance competitiveness (OJK, 2025).

One important instrument in Islamic banking is *ijarah*-based financing. Adiwarman A. Karim defines *ijarah* as a contract for transferring the right to use goods or services through rental payments without a subsequent transfer of ownership. Al Matroushi et al (2020) this contract emphasizes the principles of fairness, transparency, and connection to real assets, thereby encouraging productive economic activity and reducing speculative practices. Furthermore, *ijarah* also has philosophical values such as justice, welfare, and balance in economic activity. Zamroni & Warti'ah (2026) in practice, *ijarah* financing, including the *ijarah muntahiyah bittamlik* (IMBT) scheme, is widely used in financing productive assets. This scheme allows customers to utilize assets without having to own them directly, while also providing the opportunity for ownership at the end of the lease term. Thus, *ijarah* serves not only as a financing instrument but also as a means of equalizing economic access and improving community welfare (Mauliyah, 2021).

However, the implementation of Islamic business ethics values in *ijarah* financing still faces various challenges. Previous research has shown a gap between normative concepts and practice, particularly in terms of transparency, fairness, and customer understanding. Sakti & Adityarani (2020) This demonstrates that the success of *ijarah* financing depends not only on technical aspects, but also on the internalization of Islamic business ethics values throughout the financing process. In the local context, the implementation of *ijarah* financing at Branch Office of Bank Sumut KCP Medan Serdang is interesting to study because this bank is a pioneer of Islamic banking in Indonesia and has implemented various financing products based on the *ijarah* contract. Therefore, it is important to analyze how Islamic business ethics values are implemented in *ijarah* financing and how they contribute to realizing the sustainability of Islamic banking.

Previous studies have extensively examined Islamic business ethics, *ijarah* financing, and sustainability in Islamic banking from various perspectives. Existing research has primarily focused on the normative principles of Islamic business ethics, the contractual mechanisms of *ijarah*, and compliance with Sharia regulations and applicable fatwas. Other studies have emphasized the contribution of *ijarah*

financing to institutional financial performance, operational efficiency, and banking stability. Although these studies provide valuable theoretical and practical insights, they generally examine these issues independently rather than as interconnected dimensions of sustainable Islamic banking.

Despite these contributions, several important research gaps remain. First, few studies have simultaneously integrated Islamic business ethics, *ijarah* financing, and sustainability within a single analytical framework. Second, previous research has predominantly focused on institutional compliance while paying limited attention to customers' understanding and internalization of Islamic business ethics. Consequently, the effectiveness of ethical implementation has rarely been evaluated from both institutional and customer perspectives. Third, empirical studies investigating the discrepancy between the normative principles of Islamic business ethics and their practical implementation in *ijarah* financing remain limited. Finally, sustainability in Islamic banking has been discussed mainly from an economic perspective, whereas its ethical, social, and educational dimensions have received comparatively less scholarly attention.

To address these gaps, this study aims to analyze the implementation of Islamic business ethics in *ijarah* financing and examine its contribution to the sustainability of Islamic banking by simultaneously considering institutional practices and customer perspectives. Unlike previous studies, this research integrates Islamic business ethics, *ijarah* financing, and sustainability within a single comprehensive analytical framework. In addition, this study incorporates customer understanding and ethical internalization as essential dimensions for evaluating the effectiveness of Sharia implementation, rather than relying solely on institutional compliance. Through a qualitative approach involving interviews, observations, and documentation analysis, this research also provides empirical evidence demonstrating how *ijarah* financing contributes not only to economic sustainability but also to ethical, social, and institutional sustainability.

The findings of this study are expected to contribute theoretically by broadening the discourse on Islamic banking sustainability beyond financial performance toward ethical and social dimensions. Practically, the findings may assist Islamic banking institutions in strengthening ethical implementation strategies, improving Islamic financial literacy, and enhancing public trust. Ultimately, this study is expected to support the development of a more inclusive, value-based, and sustainable Islamic financial system.

LITERATURE REVIEW

Islamic banking is fundamentally developed based on the principles of Islamic economics, which emphasize not only financial performance but also ethical responsibility, justice, and social welfare. According to Chapra (2014), the Islamic financial system is designed to achieve economic efficiency while simultaneously maintaining social justice and balanced wealth distribution. In this context, Islamic business ethics becomes an inseparable foundation of Islamic banking operations. Ethical values such as honesty (*shiddiq*), justice (*'adl*), trustworthiness (*amanah*), and transparency (*tabligh*) are expected to guide all financial activities and create sustainable relationships between financial institutions and society (Alam et al., 2022; Ali, 2021; Engkizar et al., 2025, 2026).

One of the financing instruments that reflects these ethical principles is *ijarah* financing. *Ijarah* refers to a contract that transfers the right to use goods or services

through rental payments without transferring ownership rights (Al Matroushi et al., 2020). In Islamic banking practices, *ijarah* financing, including *ijarah muntabiyah bittamlik* (IMBT), has become an important mechanism to encourage productive economic activity and provide broader access to financing. Zamroni & Warti'ah (2026) explains that *ijarah* contains philosophical values of fairness and economic balance because transactions are linked to real assets and avoid speculative elements. Therefore, *ijarah* is considered consistent with the objectives of Islamic economics in creating sustainable financial activities.

Previous studies have discussed various aspects of Islamic business ethics and *ijarah* financing. Sakti & Adityarani (2020) found that the implementation of *ijarah* contracts in Islamic banking generally complies with sharia principles and existing regulations. Likewise, Mauliyah (2021) emphasized that Islamic banking instruments contribute to economic development through value-based financing mechanisms. However, most previous studies focused primarily on legal compliance, operational mechanisms, and institutional performance indicators. The social and ethical dimensions, particularly the extent to which customers understand and internalize Islamic business ethics values, have received relatively limited attention.

Furthermore, recent discussions on sustainability in Islamic banking indicate that sustainability should not only be measured from economic growth but also from social contribution and ethical consistency. Islamic banking has comparative advantages because its operational principles inherently incorporate responsibility, fairness, and long-term welfare orientation (Chapra, 2014). Nevertheless, empirical evidence regarding how ethical values are implemented in financing practices and how they support sustainability remains limited, especially at the operational level. Recent studies emphasize that Islamic banking sustainability should be evaluated not only through profitability but also through social and ethical dimensions consistent with *maqasid al-shariah* principles (Mohammed et al., 2015).

Based on the existing literature, this study positions itself differently from previous research. While earlier studies generally examined Islamic business ethics, *ijarah* financing, and sustainability separately, this research integrates these three dimensions into one analytical framework. In addition, this study does not only evaluate institutional compliance but also explores customer understanding as an indicator of the effectiveness of ethical value implementation. Therefore, this research contributes a broader perspective by explaining the relationship between Islamic business ethics implementation, *ijarah* financing practices, and sustainability in Islamic banking from both institutional and customer perspectives.

METHODS

This study employed a qualitative research approach with a descriptive design to explore the implementation of Islamic business ethics values in *ijarah* financing and its contribution to the sustainability of Islamic banking. A qualitative approach was selected because this study aims to understand social phenomena and interpret participants' experiences, perceptions, and practices in their natural setting rather than measuring variables quantitatively. The descriptive qualitative design enables researchers to obtain an in-depth understanding of how ethical values are implemented in financing practices and how these practices are perceived by stakeholders involved in Islamic banking operations (Locke et al., 2022; Richards & Hemphill, 2018).

This study used both primary and secondary data sources. Primary data were obtained through in-depth interviews with six informants selected using purposive sampling techniques, consisting of one branch manager, two financing officers, and three customers involved in *ijarah* financing activities at Bank Sumut KCP Medan Serdang. Purposive sampling was chosen because the selected informants possess relevant knowledge and direct experience related to the research focus (De Sordi, 2024). Secondary data were collected from institutional documents, financing reports, internal policies, regulations related to Islamic banking, and academic literature supporting the analysis (Alwi et al., 2022).

The main instrument in this study was the researcher, supported by a semi-structured interview protocol, observation guidelines, and documentation sheets. The interview protocol was developed based on indicators derived from Islamic business ethics values, including honesty (*shiddiq*), justice (*'adl*), trustworthiness (*amanah*), transparency (*tabligh*), implementation of *ijarah* financing, and sustainability dimensions. Prior to data collection, the interview protocol underwent expert judgment involving two academics in Islamic economics and qualitative research methodology to evaluate content relevance, clarity, and alignment with research objectives. Revisions were made based on expert feedback to improve instrument validity and credibility (De Sordi, 2024).

The analytical framework used in this study adopted the interactive model of Miles and Huberman. To support systematic analysis, qualitative coding procedures were conducted through several stages, including data transcription, coding, categorization, and thematic interpretation (Kalsum et al., 2025; Sari et al., 2025). Data management was performed manually through data reduction matrices and thematic grouping to identify patterns related to Islamic business ethics implementation, customer understanding, and sustainability contributions. The interactive model allows researchers to continuously connect data collection and interpretation throughout the research process (Babchuk, 2019).

Data analysis was conducted using interactive qualitative analysis techniques consisting of data reduction, data display, and conclusion drawing and verification (Babchuk, 2019). In the initial stage, interview recordings, observations, and documentation were transcribed verbatim and reduced to select information relevant to the research objectives. Subsequently, open coding was applied to identify meaningful units, followed by axial coding to group similar concepts into broader categories, and selective coding to determine central themes emerging from the data. To ensure trustworthiness, triangulation of sources and methods was employed by comparing interview, observation, and documentation findings, followed by member checking with informants to validate the researcher's interpretations (De Sordi, 2024).

RESULT AND DISCUSSION

Implementation of Sharia Business Ethics in *Ijarah* Financing

The findings of this study indicate that the implementation of Sharia business ethics in *ijarah* financing has been integrated into the operational practices of Islamic banking. Based on observation and documentation results, financing activities are carried out through procedures that emphasize compliance with Islamic principles and institutional policies. Ethical values such as honesty (*shiddiq*), justice (*'adl*), trustworthiness (*amanah*), and transparency (*tabligh*) appear in several stages of financing activities, including customer communication, contract explanation,

financing approval, and financing implementation. These findings show that Islamic business ethics is positioned not only as a normative principle but also as an operational guideline in financing practices.

Furthermore, the findings reveal that the implementation of ethical values is reflected in efforts to maintain fairness and openness throughout financing transactions. The application of *ijarah* financing does not merely aim to achieve financial targets but also attempts to establish balanced relationships between institutions and customers through transparent contractual mechanisms. This finding supports the view that sustainability in Islamic banking can be strengthened through value-based financing practices. However, although ethical implementation has been procedurally carried out, customers' understanding of the ethical substance behind *ijarah* financing remains relatively varied.

Interview findings further confirmed the implementation of these ethical values. One financing officer explained:

...We always explain the contents of the contract in detail to customers, starting from the costs, the term, to the rights and obligations. So, nothing should be hidden (Informant).

This statement indicates that transparency (*tabligh*) becomes an important element in ensuring customers understand financing procedures before entering into contractual agreements. Another informant emphasized the principle of justice in determining financing terms:

*...The *ujrah* amount is not determined unilaterally. It is adjusted to customer conditions and agreed together according to applicable procedures (Informant).*

This finding reflects the implementation of justice (*'adl*) through mutual agreement and balanced contractual arrangements. From the customer perspective, ethical implementation was also recognized during financing interactions. One customer stated:

...The officers explained the process clearly and openly. I understood the financing stages and there were no additional costs beyond what had been explained (Informant).

However, another customer admitted that understanding of Islamic ethical principles remained limited:

...I chose Islamic financing mainly because there is no interest, but I do not fully understand the ethical concepts behind the contract (Informant).

These interview findings indicate that Islamic business ethics has been implemented operationally within *ijarah* financing activities. Nevertheless, the effectiveness of implementation should not only be measured through procedural compliance but also through the extent to which ethical values are understood and internalized by customers. Therefore, strengthening Islamic financial literacy and improving communication regarding ethical principles become essential in supporting sustainable Islamic banking practices. The findings support previous studies that customer trust in Islamic banking is closely related to ethical implementation and transparent service practices (Usman et al., 2017).

Implementation of Islamic Business Ethics Values in *Ijarah* Financing

The findings indicate that Islamic business ethics values have been implemented in *ijarah* financing practices through several operational activities. Based on interview and observation results, four dominant values emerged: honesty (*shiddiq*), justice (*'adl*), trustworthiness (*amanah*), and transparency (*tabligh*).

Table 1. Summary of the Implementation of Islamic Business Ethics Values in *Ijarah* Financing

| Ethical Value | Implementation Findings | Evidence from Informants |
|--|--|--|
| Honesty (<i>Shiddiq</i>) | Clear explanation of contract terms | Most customers stated financing information was delivered openly |
| Justice (<i>Adl</i>) | Equal treatment and financing procedures | Customers perceived fair assessment mechanisms |
| Trustworthiness (<i>Amanah</i>) | Fulfillment of contract obligations | Officers emphasized compliance with agreed contracts |
| Transparency (<i>Tabligh</i>) | Disclosure of costs and procedures | Customers understood financing stages |

Interview findings show that transparency and honesty were the most visible values in operational practices. Customers generally reported satisfaction with information disclosure during financing procedures. However, several customers still demonstrated limited understanding of the philosophical aspects of Islamic business ethics, indicating that ethical implementation remains more operational than conceptual. These findings support [Soemitra \(2021\)](#) that Islamic financial institutions should integrate ethical values into economic activities rather than merely pursuing efficiency.

The Congruence between the Concept and Practice of Sharia Business Ethics

Interview results indicate a general alignment between the concept of Sharia business ethics and practice in the field. One employee stated: "We are also supervised internally and according to Sharia, so we must comply with applicable principles." This demonstrates an institutional commitment to maintaining compliance with Sharia principles. However, in practice, obstacles remain, as expressed by an informant: "Sometimes customers only focus on the speed of financing disbursement, not on the contract". This situation indicates a gap between the ideal concept and the reality in the field.

The Role of Ethical Implementation in Supporting Islamic Banking Sustainability

The findings further demonstrate that the implementation of Islamic business ethics contributes to institutional sustainability. Sustainability in this study was reflected through customer trust, long-term relationships, and perceived service quality.

Table 2. Summary of the Contribution of Ethical Implementation to Islamic Banking Sustainability

| Sustainability Dimension | Research Findings |
|---------------------------------|---|
| Customer Trust | Increased confidence in financing services |
| Customer Retention | Customers expressed willingness to continue using Islamic financing |
| Institutional Reputation | Positive perception toward Islamic banking practices |
| Social Responsibility | Ethical practices strengthened public acceptance |

The findings indicate that ethical values do not only function as normative principles but also create practical implications for business sustainability. Ethical implementation encourages stronger customer engagement and supports long-term institutional performance.

Compared with previous studies that mostly emphasized compliance and financial indicators, this study demonstrates that sustainability in Islamic banking can also be strengthened through effective implementation of Islamic business ethics and customer understanding of ethical values.

Thus, this study confirms that the implementation of Islamic business ethics in *ijarah* financing has been procedurally successful, particularly in terms of transparency and fairness. This finding aligns with Chapra (2014) thinking, which emphasizes that the Islamic financial system is oriented not only toward efficiency but also toward justice and social welfare. Furthermore, these results are consistent with previous research showing that the application of ethical principles can increase trust in Islamic financial institutions.

However, this study found a gap between institutional implementation and customer understanding. This finding contrasts with some previous studies, which tended to conclude that the implementation of Sharia business ethics was optimal. This difference indicates that the measure of implementation success is not solely measured by procedural compliance, but also by the level of internalization of values by service users. In other words, Sharia business ethics in practice remains top-down and has not yet fully become bottom-up awareness.

In the context of *ijarah* financing, research results indicate that the practices are in accordance with Sharia principles and do not contain elements of usury, gharar, or maysir. This supports Adiwarman A. Karim's view that *ijarah* is a real asset-based contract that encourages productive economic activity. However, the customer orientation, which places greater emphasis on speed of disbursement than on understanding the contract, indicates a shift from value to efficiency. This situation presents a challenge in maintaining the substance of Sharia in modern banking practices.

Furthermore, from a sustainability perspective, *ijarah* financing has been shown to contribute to economic and social aspects, particularly in increasing equitable access to financing. This finding reinforces the concept of sustainability in Islamic economics, which is oriented not only toward profit but also toward the welfare of the community. However, this contribution is still not optimal due to low levels of Islamic financial literacy. This suggests that sustainability in Islamic banking is heavily influenced by education and public understanding, not just financial product design.

Table 3. Main Findings and Comparison with Previous Research

| Findings Theme | Research result | Previous Research | Critical Analysis |
|--------------------------|---------------------------------------|---|---|
| Implementation of Ethics | It has been running well procedurally | Generally stated as being in accordance with sharia | This research shows that success is still limited at the institutional level. |
| Customer Understanding | Still low | Rarely discussed | Shows a gap between concept and practice |
| <i>Ijarah</i> Practice | In accordance with sharia principles | Consistent with theory | However, customer orientation is more towards efficiency. |

| | | | |
|----------------|---|---------------------------|---|
| Sustainability | There are economic & social contributions | Focus on economic aspects | This study adds the dimension of literacy as an important factor. |
|----------------|---|---------------------------|---|

This table demonstrates a significant pattern: the implementation of sharia business ethics in *ijarah* financing is generally in accordance with sharia principles, as also found in previous research. However, this study identifies an aspect that has received less attention in previous studies: the low level of customer understanding of the *ijarah* contract. This finding suggests that the success of implementing sharia business ethics is measured not only by procedural compliance but also by the level of internalization of values by service users. Therefore, this study expands on previous studies by adding the literacy dimension as a critical factor in successful implementation.

CONCLUSION

This study concludes that the implementation of Sharia business ethics values in *ijarah* financing contributes not only to ensuring compliance with Islamic principles but also to supporting the sustainability of Islamic banking through the strengthening of transparency, fairness, trust, and accountability in financing practices. However, the findings indicate that although these ethical values have been institutionally implemented, their internalization among customers remains limited, as many customers still associate Islamic financing primarily with the absence of interest rather than understanding its broader ethical dimensions. These findings suggest that sustainable Islamic banking requires not only operational compliance but also stronger efforts to improve Islamic financial literacy and customer engagement regarding ethical values embedded in financing products. Therefore, Islamic banking institutions are encouraged to develop more intensive educational strategies, strengthen ethical communication during financing processes, and promote value-based financial services to enhance public trust and achieve long-term sustainability in Islamic finance.

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DECLARATIONS

Author Contribution

Aditha Naya: writing-preparation of original manuscript, conceptualization, visualization, investigation, methodology, improve language, **Rahmayati:** improve content, data accuracy.

AI Statement

The data and language usage in this article have been validated and verified by English language experts and no AI-generated sentences are included in this article.

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Conflict of Interest

The authors declare that this research was conducted without any conflict of interest in the research.

Ethical Clearance

The place or location studied has agreed to conduct research and is willing if the results of this study are published.

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