

Analysis of Young Entrepreneurs Behavior in Bima City from the Perspective of Islamic Business Ethics

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Article	Abstract
<p>Article History : Received : May, 20, 2025 Reviewed : May, 31, 2025 Accepted : June, 29, 2025 Published : June, 30, 2025</p> <p>Keywords : <i>Young Entrepreneurs, Ethics, Islamic Business</i></p>	<p>This study aims to examine the behavior of young entrepreneurs in the city of Bima from the perspective of Islamic business ethics. The business actors referred to in this study are members of independent business groups located in Bima City, specifically in the areas of Amahami Park, Mangge Maci Field, Serasuba Field, and Pahlawan Field. This research employs a qualitative approach with a case study strategy. Data collection techniques include observation, interviews, and direct documentation of the relevant subjects. Data validity is ensured through triangulation. The findings reveal five principles of Islamic business ethics practiced by young entrepreneurs. The first is the principle of tawhid or unity, which emphasizes the obligation to perform prayers when the time comes, upholding honesty, and avoiding riba (usury). Second, ensuring the protection of employee and consumer rights. Third, upholding the principle of free will by granting employees and consumers full freedom to use facilities, give suggestions, and choose products. Fourth, practicing the principle of responsibility by ensuring quality services, good product quality, and timely payment of salaries. Fifth, applying the principle of benevolence, as reflected in friendly and non-discriminatory customer service. In conclusion, from an Islamic perspective, young entrepreneurs in Bima City have implemented the principles of Islamic business ethics.</p>

INTRODUCTION

Islamic economics has outlined the ethics that businesses must adhere to when conducting sales and purchasing activities. These ethics are expected to serve as guidelines for business actors in conducting business activities responsibly and sustainably, not only focusing on material profits, but also considering moral and social values. Islamic business ethics ensure that both sellers and buyers will benefit equally.

Young entrepreneurs play an important role in the local and national economy by making significant contributions to job creation and community economic empowerment. They have great economic potential, especially in sectors such as trade and other growing business fields. As part of this economic development process, the role of young entrepreneurs is crucial in driving progress and creating new opportunities. However, in the process of entrepreneurship, there are often challenges related to business ethics that entrepreneurs must face (Ferrell et al., 2017). One of the most important aspects in the business world is ethics. Business ethics serve as the foundation to ensure that business activities are not only financially profitable but also contribute to social good and justice for all parties involved. In this context, Islamic business ethics provides clear guidance. Entrepreneurship is an activity carried out by individuals through innovation in the form of goods or services to generate profit. The role of entrepreneurs is crucial and strategic in driving economic growth and development in a country.

Fahmi Irham states that “An entrepreneur cannot become successful if they build and develop their business solely based on practical considerations. To achieve general success, we need two things: Reference, which comes from print and electronic media as well as expert opinions, and Experience, which is gained through running a business.” In the context of entrepreneurship, an entrepreneur's ability to build and maintain good relationships with various stakeholders, such as customers, business partners, and suppliers, is a strategic factor that contributes to business sustainability and increased profitability. In addition, business actors are also required to be able to adapt to the dynamics and changes that occur in society in order to provide the best services and products for consumers (Fahmi, 2017).

According to Melyana, entrepreneurial attitudes have a direct, positive, and significant effect on a person's readiness to become an entrepreneur. In the face of increasing competition, business owners are required to pay more attention to consumer needs and demands. This is important so that they can provide superior service compared to other competitors. Providing a sense of comfort to consumers does not only depend on the quality of products or services, but also requires a commitment to professional business ethics, including honest communication, integrity in transactions, and respect for consumer rights (melyana, i.p., 2015).

Fauzian outlined several important principles in business ethics. First, the principle of justice, which encompasses balance and responsibility, both in this world and in the hereafter. By acting fairly, a businessman will avoid unlawful practices. Second, the principle of honesty, where honesty in all aspects of life is believed to bring happiness in this world and the hereafter. The uniqueness of the Islamic approach to entrepreneurship lies in the value system that shapes the economic behavior of society and serves as the foundation for the empowerment of the Islamic economy in Indonesia. The Islamic economic system itself emphasizes legal and ethical aspects, which are realized through the application of Islamic principles such as tauhid (worship), musawah (equality), hurriyat (freedom), 'adl (justice), ta'awun (mutual assistance), and tasamuh (tolerance). These principles form the main foundation of Islamic economics and shape Islamic business ethics, which govern the ownership, management, and distribution of wealth. These ethics reject practices such as monopoly, exploitation, and discrimination, and demand a balance between rights and obligations. Therefore, in entrepreneurship, every individual must uphold ethics, both toward oneself and toward others (Fauziah, 2014).

According to Albert Wijaya in Suryana (2009), “The factor that is a critical goal and a measure of a company's success is profit.” Business success is the main goal of a company, where all activities are aimed at achieving success. Entrepreneurial behavior is a personality type that greatly determines the type of business that will bring success in entrepreneurship. Factors influencing entrepreneurial behavior include entrepreneurial knowledge, achievement motivation, and personal independence (Saida Ahmad, 2010).

Meanwhile, according to (Sutomo, dalam Eka Putri et al., 2018) Managerial ability is the ability of a manager or entrepreneur to manage their business, whereby the company will be successful if its management is good and orderly in carrying out its management functions. In global business practice, Islamic business ethics has strong relevance because it offers solutions to various moral and social challenges that arise (Beekun & Badawi, 2005). Principles such as honesty, fairness, and transparency are essential foundations for dealing with a business environment that is often dominated by manipulation or exploitation. For example, many multinational companies have been involved in financial manipulation scandals that have harmed consumers, but Islamic-based businesses, such as Islamic banks, emphasize transparency and fairness in their operations, thereby gaining the trust of their customers. In Islam, there are five main principles that serve as guidelines for conducting

business activities: the principle of unity (tauhid), balance or justice, free will, responsibility, and virtue.

These principles form the foundation that business operators must possess to achieve success in their businesses, especially for those who are believers. In the market, there are various common business practices, and some of them reflect good service to customers, which should serve as a model for business operators (Darmawati, 2020). Islam also encourages its followers to become entrepreneurs in their daily lives by following the rules derived from the Qur'an. The Qur'an is the main foundation for the values, attitudes, behavior, and ethics of a Muslim in carrying out entrepreneurial activities. As Allah SWT has stated in Surah al-Jumu'ah verse 10, which translates as: "When you have performed the prayer, then spread out across the earth and seek Allah's bounty, and remember Allah much so that you may prosper."

The above verse provides the basis for balancing ritual worship with social worship by spreading out across the earth to seek Allah's bounty in accordance with one's skills and profession. If a new form of transaction emerges that was previously unknown in Islamic law, such a transaction is generally permitted, provided there is no clear prohibition based on Quranic evidence. Islam prohibits certain types of transactions, whose prohibitions are based on reasons or factors that contradict the principles of Sharia (Yusnani, 2006).

According to Supriyono, as quoted by Yeni Gustiarni, ethics is the science or theory of morality that seeks to systematically organize moral considerations and uphold fundamental moral principles. In Indonesia, one of the major problems faced is high unemployment. This is due to limited labor absorption capacity and a lack of job opportunities. Therefore, many believe that the most effective solution to reduce unemployment is through the creation of new entrepreneurs. Drawing on the experience of developed nations, to become a nation with a strong economy, Indonesia needs a large number of high-quality entrepreneurs (Gustiarni, 2015).

The majority of entrepreneurs in Indonesia are dominated by the micro, small, and medium enterprises (MSMEs) sector, based on data from the Cooperative, Industry, and Trade Office of Bima City. The development of MSMEs in Bima City in 2020 was 9,124, in 2021 it was 34,432, and in 2023 it was 34,923 (*Perkembangan UMKM Di Kota Bima Tahun 2022, 2023*). The total number of MSME units in Bima City is spread across various sectors (NTB, 2022). Conditions in rural areas show that the economic activities of the community are still largely dependent on micro and small businesses. In this context, entrepreneurship refers to the spirit, attitude, and behavior that reflect exemplary courage in taking calculated risks, based on personal will and ability. A business operator must also be responsible to consumers, given the information and position imbalance between producers and consumers. Since consumers generally do not have the same knowledge and expertise as business operators, protecting consumer interests is very important so that they are not sacrificed for the sake of business objectives alone.

According to Mudjiarto (2006), there are a number of obstacles still faced by Micro, Small, and Medium Enterprises (MSMEs), including limited access to capital, technology, information, and company management. These obstacles are strongly suspected to stem from the weak entrepreneurial character of business actors and the lack of managerial ability to deal with the dynamics and changes in the business environment. Islamic business ethics emphasize values such as honesty, transparency, concern for the environment, and balance in seeking profit. These principles are highly relevant for application in business practices, particularly among young entrepreneurs in Bima City, who are often influenced by competitive market dynamics and frequently trapped in a profit-driven mindset. Their presence not only drives local economic growth but also creates job opportunities for the

community. Additionally, Bima City is known as an area with strong Islamic values, making it interesting to study how Islamic business ethics principles are applied in the practices of young entrepreneurs. Principles such as honesty, justice, and blessings are important aspects in running a business that is not only profit-oriented but also brings benefits to the wider community.

Therefore, it is important to analyze the behavior of young entrepreneurs in Bima City from an Islamic business ethics perspective to determine to what extent these young entrepreneurs implement ethical principles in running their businesses. Regarding business development, of course, any industry aims to achieve its set goals. In other words, they seek to achieve business success (Mudjiarto, wahid, 2006).

Based on this background, the main problem in this study can be formulated as follows: How do young entrepreneurs in Bima City behave from the perspective of Islamic business ethics? This study aims to describe in depth how young entrepreneurs apply Islamic business ethics values in their business activities, particularly in the buying and selling process, customer service, and management. It is hoped that the results of this study will contribute to the development of Islamic business ethics literature in the micro-business sector and serve as a consideration for business actors in building businesses that are not only economically profitable but also spiritually rewarding.

RESEARCH METHOD

This research is a field study conducted in Belo District. It uses a qualitative method with a descriptive approach aimed at understanding and analyzing the behavior of young entrepreneurs in Bima City from an Islamic perspective. Qualitative research is a research method based on postpositivist philosophy, used to study natural conditions (as opposed to experiments) where the researcher is the key instrument, data collection techniques are conducted through triangulation (combination), data analysis is inductive/qualitative, and the research results emphasize meaning over generalization (Sugiyono, 2014).

The data sources in this study rely on primary and secondary data. Primary data is data obtained directly from informants, in this case, MSME actors in Bima City spread across the Serasuba, Amahami, Pahlawan, and Mangge Maci fields. Secondary data is data obtained indirectly through others or documents, such as reports, research journals, articles, and scientific magazines whose content is related to the research conducted.

Data collection was conducted using various techniques, including in-depth interviews, document analysis, and the collection of statistical data and supporting literature from scientific articles, books, and relevant websites. This research was conducted over a two-month period with systematic stages to ensure the validity and reliability of the data obtained. In this study, the researcher used descriptive analysis techniques, which are analysis methods that tend to use words or narratives to describe the facts or data obtained. The steps in data analysis are: data reduction, data presentation, and drawing conclusions. Through this methodology, this study aims to provide an overview of the behavior of young entrepreneurs in Bima City in terms of business ethics. The findings of this study are expected to provide a deeper understanding of the application of Islamic business ethics for young entrepreneurs in Bima City.

RESULTS AND DISCUSSION

The Behavior of Young Entrepreneurs

According to Soekanto, behavior is human action or activity that has social meaning and is influenced by cultural values and the surrounding environment (Soekanto, 2002). The term *akhlak* is a word that is very familiar to the public, even though the word *akhlak* actually

originates from Arabic. In Indonesian, akhlak is synonymous with adap, sopan santun, susila, and tata kerama (Nurcahaya, 2005). According to Hisrich, Peters, & Shepherd, an entrepreneur is someone who creates value through a combination of innovative resources. In the context of young entrepreneurs, they are young people who have the passion to create new businesses with a more flexible and adaptive approach to market changes (Hisrich, R. D., Peters, M. P., & Shepherd, 2017).

Islamic Business Ethics

According to Bertens (2007), the term “ethics” comes from the ancient Greek word *ethos*, which has various meanings such as dwelling place, custom, tradition, morals, character, feelings, attitudes, and ways of thinking. Ethics in this context refers to moral principles that govern human behavior, both individually and socially. These moral values are passed down across generations and institutionalized in the form of norms that apply in society, in the form of guidelines on behavior that is considered right or wrong, including commands and prohibitions.

The theory of business ethics in Islam refers to a set of values and norms that regulate behavior and relationships between people, by establishing standards of what is considered right and wrong. Etymologically, the term ethics, which is also often referred to as morality, comes from the Greek word *ethos*, which encompasses norms, values, guidelines, and standards of behavior that are considered positive (Husein Syahta, 2005). In practice, business activities involve identifying community needs, providing the necessary goods and services, and seeking to make a profit through various forms of transactions. These activities can be carried out by individuals or groups involved in the production, trade, acquisition, or exchange of goods and services.

Islamic business ethics are based on a value system derived from Islamic teachings and serve as guidelines for economic activities. These values include the principles of honesty, justice, transparency, responsibility, and obedience to Allah's law (*sharia*). The main objective of Islamic business ethics is to maintain integrity in every transaction, encourage fair and responsible behavior, and ensure that business activities are not only economically profitable but also provide social benefits and preserve the environment (harahap, 2014).

According to Issa Rafiq Beekun, aspects of Islamic business ethics include *tauhid* (unity), free will, justice (balance), *ihsan* (benevolence), and responsibility. *Tawhid* serves as the philosophical foundation of Islamic economics, guiding the principles of economic science and financial practices within a relevant paradigm aligned with logical, ethical, and aesthetic values, which are then translated into humanistic economic behavior. *Tawhid* is a system implemented in managing life that has a vertical relationship with God as an expression of humanity's complete and unconditional submission before God, where one's desires, ambitions, and actions are subject to His will. By integrating religious and economic aspects, one feels that all their life activities are recorded, leading them to always feel controlled. This includes economic activities, ensuring that business operations adhere to His guidelines and do not deviate easily. This means that the concept of *tauhid* has the deepest influence on the self of a Muslim (Ekarina Katmas, Nur Faizah, 2022).

Business ethics in the Islamic perspective refers to the guidelines and principles outlined by Islamic teachings that must be followed by business actors in conducting their business activities. In the book “*Sharia Business Ethics*” (Firdaus et al., 2024). Honesty is the principle that underpins transparency and integrity in all aspects of business. If honesty is used as the basis for business ethics, it will have a positive impact on the business and provide benefits for the business (Nafiuddin, 2018). In Islamic business ethics, honesty is not only about not lying or cheating, but also about providing clear and accurate information to all parties involved. Honesty includes the obligation to fulfill promises, honor contracts, and

maintain the trust given by others. It also includes disclosing the consequences of every business action or decision to all stakeholders involved.

The Prophet Muhammad (peace be upon him) was always known as an honest merchant, a characteristic that made him highly respected and trusted in the world of commerce. Honesty was one of the main principles of his business. From a young age, Prophet Muhammad demonstrated his integrity in business, earning the title “Al-Amin,” meaning “the trustworthy one.” This honesty not only attracted many customers but also built a strong and credible reputation within his community. With this foundation of honesty, Prophet Muhammad was able to establish strong and lasting business relationships with his customers and partners.

Prophet Muhammad SAW always disclosed the true condition of his merchandise, never deceiving or hiding any defects. If there were defects in the goods he sold, Prophet Muhammad would always inform his customers so they could make wise decisions before purchasing (Oktavia, 2021). This attitude shows respect and honesty towards customers, which in turn makes them feel secure and confident in doing business with the company. In modern business, this practice is very important for building long-term trust between companies and their customers.

One of the main functions of trade is to create prosperity for all of humanity. From an Islamic perspective, trade is not only aimed at obtaining material gains, but also directed toward achieving comprehensive well-being, both in this world and in the hereafter, as reflected in the principles of Islamic finance. The economic objectives of Islam align with the objectives of Islamic law (*maqashid syariah*), which are to achieve happiness and a good, noble, and dignified life in both worlds. The concept of welfare in Islam differs fundamentally from the definition of welfare in conventional economic systems, which tend to be materialistic and short-term oriented. Islam offers a more holistic view, emphasizing the spiritual, moral, and social aspects of human welfare.

Business ethics in Islam plays a crucial role in providing a foundation for business practitioners to establish ethical codes based on religious teachings, regulate business practices, and develop methods consistent with Islamic values. Discussions on business ethics begin by introducing basic concepts of what is considered good and right, enabling an analysis of their implications for the business world. Research on Ethics and Business broadly outlines the concept of business ethics, provides an overview of attitudes toward business, and introduces several specific approaches that form the basis for considering ethical issues in a business context (Abdur Rohman, 2024).

The Purpose of Islamic Business Ethics

Ethics play an important role in the implementation of professional and ethical exchange activities. In the context of Islam, the ethics of exchange serve to shape the behavior of business actors in accordance with Islamic values. According to Zumratul Latifah (2024), the ethics of Islamic exchange aim to create a code of ethics that guides and directs the exchange process so that it runs in accordance with righteous principles and avoids harm to either party. This code of ethics serves as a normative guide in determining the obligations of traders, both towards themselves, fellow business actors, society, and Allah SWT.

Furthermore, the code of ethics can be used as a basis for resolving problems without having to involve formal legal processes. It also serves as the main form of commitment in resolving various conflicts that may arise between traders and the surrounding community. Thus, the application of the code of ethics not only creates justice in trade but also builds a strong sense of brotherhood (*ukhuwah*) and social participation among business actors.

Principles of Islamic Business Ethics

According to Zumrotul Latifah (2024), Islamic trade is based on a set of moral standards that must be applied in every business activity. These standards serve as ethical guidelines for business actors to remain within the corridor of Islamic teachings. First, the principle of tauhid or divine unity emphasizes that humans as caliphs on earth are bound by the limits set by Allah SWT. Economic activities, including trade, must be based on the spiritual awareness that all actions are monitored and recorded by Allah. The integration of worship and aspects of life, including financial matters, encourages business actors to remain honest, responsible, and not deviate from sharia rules. This principle expands one's moral awareness, strengthens character, and shapes the personality of a Muslim who is responsible towards others and the environment.

Second, the principle of balance emphasizes the importance of treating all parties fairly and proportionally. In business interactions, this balance is reflected in fair treatment of oneself, business partners, and consumers. The purpose of doing business is not solely to obtain personal gain, but also to ensure that the rights and interests of all parties are protected.

Third, the principle of free will gives individuals the flexibility to act in trade, as long as they remain within the boundaries of Islamic law. Islam recognizes the inherent potential of humans to choose and act, but emphasizes that this freedom must be limited by Sharia values. This principle encourages Muslims to realize that freedom in economic activities must still be subject to the will of Allah SWT and the example of the Prophet Muhammad.

Fourth, the principle of responsibility asserts that every business activity carries moral and spiritual consequences. Responsibility is not only to Allah, but also to oneself, society, and the environment. A businessperson must be accountable for the entire trading process, from production, marketing, to transactions, and not stop at merely achieving profits.

Fifth, the principle of virtue or ihsan emphasizes the importance of honesty, good intentions, and noble behavior in every aspect of business activities. In Islam, business success is not only measured by profitability but also by how well businesspeople can maintain integrity, avoid harming others, and prioritize customer interests. This principle teaches that an orientation toward goodness and social benefit is a key pillar in building ethical trade.

Overview of Young Entrepreneurs in Bima City

Currently, entrepreneurship in Bima City is increasingly popular among young people. In fact, the number is quite large, around 2,000. The creative youth of Bima City continue to grow. Especially with the development of information technology today, which facilitates the buying and selling process. Based on an interview with Mr. MH, the Secretary of Bima City, some time ago, he stated: "The number of SMEs in Bima City in 2025 is approximately 24,000, some of which are young entrepreneurs, numbering around 2,000 business operators. Among the many SMEs run by young entrepreneurs, there are various types of businesses such as food and beverage, clothing, technology, telephone services, and other businesses" (MH, 2025).

In addition, Mr. MH emphasized the importance of social responsibility for the sustainability of businesses. This is evident in the interview results: "All SMEs should pay more attention to their social responsibility, as business success is not measured solely by profits but also by the positive impact it has on the environment, community well-being, and economic sustainability" (MH, 2025). Based on the interview results, it can be concluded that young entrepreneurs in Bima City have experienced significant growth, both in terms of numbers and the products they sell. Additionally, as a reflection of Islamic business ethics, Mr. MH, as the regional secretary, emphasized the importance of considering social responsibility.

Location and Condition of Young Entrepreneurs in Bima City

An interview conducted with Mr. AHS, Secretary of the Bima City Cooperative and Industry Department, stated: “Small and medium-sized enterprises (SMEs) in Bima City are dominated by independent businesses, meaning they are not affiliated with any existing businesses in the city or other regions. In fact, the percentage is very high, reaching 96%, while franchise businesses account for only 4%.” The types of businesses include those engaged in the food industry, accounting for 62.6%, while 24.2% are in the fashion sector, with the remainder in service-based businesses, pharmaceuticals, and others. Additionally, the number of employees varies widely, ranging from businesses with no employees or relying solely on family members to those with up to 35 employees. However, on average, each SME has 3-4 employees. The distribution of SMEs in Bima City is spread across five districts: Raba District, Asakota District, Mpunda District, Rasa Nae Barat District, and Rasa Nae Timur District, with the center of SME activity located in Rasa Nae Barat District (AHS, 2025). Based on the results of the interviews above, it can be concluded that SMEs in Bima City are evenly distributed across all districts, with the center located in Rasa Nae Barat.

Facilities and Infrastructure

As a densely populated area, Bima City is very friendly to MSME players, including young entrepreneurs. Based on an interview with Mr. AHS, he said: “The government highly appreciates the development of SMEs in Bima City, especially for young entrepreneurs who can bring new innovations in entrepreneurship, whether through product innovations or technological innovations. In connection with this, the government grants freedom to SME operators to use existing spaces while adhering to the rules set by the government. The locations we have permitted for selling, aside from the market, include Serasuba Field, Mangge Maci, Amahami Park, and Pahlawan Field” (AHS, 2025). From the interview results, it can be concluded that the facilities and infrastructure permitted by the government for young entrepreneurs who do not yet have a permanent location can use fields and parks.

Conditions of Young Entrepreneurs in Bima City

The number of young entrepreneurs recorded in Bima City reaches around 2,000 people, covering various business sectors such as culinary, fashion, technology, and services, which are generally run through shop houses or kiosks. In this study, informants were selected using purposive sampling, which involves the deliberate selection of informants based on specific objectives and considerations relevant to the research focus. This technique is not based on social strata, position, or geographical area, but rather on criteria determined by the researcher. Thus, informants were selected because they were deemed to have knowledge and understanding relevant to the research topic. Based on these criteria, the researcher identified 10 young entrepreneurs as informants, selected based on the operational areas of their businesses. The list of informants is as follows:

Table 1: Sample of Young Entrepreneur Informants in Bima City

Name	Business Name	Age
RYN	Tambora Coffe Shop	30 Years
MHD	Rombong kita	22 Years
ADM	Sai kopi dan Ice Teh	34 Years
YG	Kedai Kopi Radja	40 Years
RZ	RR. Angkringan	34 Years
FT	Pesona Jagung Labila	22 Years
MH	MW Printing	30 Years
SF	Beauty Beads	21 Years
ADT	Es the Indonesia	22 Years
AN	Jus Buah	23 Years

Young Entrepreneurs Understanding of Islamic Business Ethics

This study was conducted in Bima City with ten young entrepreneurs as informants. They operate in several economic centers, namely around Serasuba Field, Mangge Maci Field, Amahami Park, and Pahlawan Field. The main data was obtained through primary sources, namely in-depth interviews with these business actors. Data collection techniques were carried out using a structured interview method with a set of questions that explored the entrepreneurs' application and understanding of the concept of Islamic business ethics.

The interview results showed that the majority of young entrepreneurs in Bima City have a fairly good understanding of the principles of Islamic business ethics. Ms. AN (23 years old), owner of Aneka Jus Buah and a student of Islamic Economics, defines Islamic business ethics as “a set of values regarding what is good, bad, right, and wrong in the business world based on moral principles consistent with Sharia” (AN, 2025). Meanwhile, Mr. MH (30 years old), owner of MW Printing and a teacher, states that “Islamic business ethics is the way or conduct in running a business in accordance with Islamic principles, encompassing individuals, companies, industries, and society” (MH, 2025).

A similar view was expressed by Mr. SF (21 years old), owner of Beauty Beads, who mentioned that “Islamic business ethics originate from the teachings of the Qur'an and Hadith” (SF, 2025). Mr. RYN, owner of Tambora Coffee Shop, emphasized the importance of honesty and trustworthiness in entrepreneurship (RYN, 2025). A similar view was expressed by Mr. RZ (34 years old), owner of RR Angkringan, who emphasized the aspects of service cleanliness and reasonable profits in business (RZ, 2025).

Mrs. MHD (22 years old), owner of Rombongan Kita, emphasizes the values of honesty, friendliness, and responsibility as the core of Islamic business ethics (MHD, 2025). FT (22 years old), owner of Pesona Jagung Labila, also highlights the importance of transparency, fairness, and trustworthiness (FT, 2025). Meanwhile, Mr. YG (40 years old), owner of Kedai Kopi Radja, stated that “Islamic business ethics is a process that prioritizes honesty in both price and product quality” (YG, 2025).

Furthermore, Mr. Adam MHD (34 years old), owner of Sai Kopi and Ice The, emphasized that Islamic business ethics must be based on the teachings of the Qur'an, upholding honesty, being anti-usury, and ensuring halal (Adam MHD, 2025). Finally, ADT (22 years old), a beverage entrepreneur, stated that “Islamic business ethics is a concept of trading that emphasizes fair profits in accordance with the principles of buying and selling in Islam” (Aditya, 2025). Overall, the results of this study indicate that young entrepreneurs in Bima City have a good understanding of Islamic business ethics. This understanding is reflected in the emphasis on core values such as honesty, responsibility, trustworthiness, transparency, and adherence to sharia principles in daily business practices.

Implementation of Business Ethics among Young Entrepreneurs in the City

Several indicators that can be used to determine whether an individual or company has implemented business ethics include unity, balance, free will, responsibility, and virtue.

1. Unity (Tawhid/Oneness)

The principle of unity (tawhid) in Islamic business ethics reflects the belief that all aspects of life, including economic activities, are part of worshiping Allah SWT. Therefore, every action in business must be carried out in accordance with Islamic values and teachings. This principle serves as an important foundation for Muslim entrepreneurs in determining their business attitudes and behaviors.

In the context of this study, interviews with young entrepreneurs in Bima City showed that the principle of tauhid is the basis for ethical orientation in running a business. Mr. MH, owner of MW Printing, emphasized that the purpose of doing business is not merely to seek material gain, but also to obtain the pleasure of Allah SWT and help others. He stated: “A

Muslim does business not merely to seek worldly profit, but because he wants to seek Allah's pleasure and help others. This reflects that all activities in life, including business, are part of worship (the unity between religion and life)" (MH, 2025).

Furthermore, Mr. MHD emphasized the importance of honesty in transactions as a manifestation of the principle of unity, stating: "Selling goods honestly and explaining any defects in the product" (MHD, 2025). Meanwhile, Mr. YG demonstrated spiritual commitment in business practices by consistently performing prayers on time, as he stated: "Making time for prayer when the prayer time arrives" (YG, 2025). Mr. RYN, the owner of Tambora Coffee Shop, linked the principle of tawhid with compliance with sharia prohibitions in business. He stated: "Since Allah has prohibited unjust or harmful practices, such as *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling), a Muslim avoids transactions that involve *riba*" (RYN, 2025).

From the series of interviews, it can be concluded that the application of the principle of unity (*tauhid*) in Islamic business ethics among young entrepreneurs in Bima City is reflected in behavior that upholds honesty, compliance with religious obligations (prayer), and a commitment to avoid transactions involving usury and uncertainty. These spiritual values strengthen the moral identity of Muslim entrepreneurs in running their businesses as a form of devotion to God.

2. Balance

From an Islamic business ethics perspective, the principle of balance (*al-'adl wa al-tawazun*) is a fundamental element that emphasizes the importance of fairness in all aspects of business activities. This principle requires business actors to treat all parties proportionally whether in setting prices, paying wages, or guaranteeing consumer rights. Young entrepreneurs in Bima City demonstrate their understanding and application of this principle in various concrete ways.

Mr. MH, owner of MW Printing, applies the principle of balance by setting fair prices and not taking excessive profits, even when market demand is high. He said: "Set fair prices and do not raise prices excessively even when demand is high. The price set by MW Printing is Rp500 per sheet" (MH, 2025). Meanwhile, Mrs. MHD emphasizes the importance of balance in the relationship between employers and employees. She rejects exploitative labor practices and is committed to providing fair wages and humane working hours. She stated: "Do not exploit employees by providing fair wages and humane working hours. Employers should pay wages according to standards and not hire employees beyond working hours without compensation" (MHD, 2025).

The principle of balance is also applied in protecting consumer rights. Mrs. FT, a food business owner, emphasized the importance of honesty in product information. She said: "Respecting consumer rights by providing honest and non-misleading product information. Food producers clearly list all ingredients and expiration dates on the packaging" (FT, 2025).

Based on the findings of the interviews, it can be concluded that the application of the principle of balance in Islamic business ethics by young entrepreneurs in Bima City is reflected in their fair treatment of consumers and employees. They avoid deceptive pricing practices, ensure workers' rights by providing fair compensation, and ensure transparency of product information to consumers. All of this demonstrates that the value of balance has become part of their moral consciousness in business practices.

3. Free Will

In the concept of Islamic business ethics, the principle of free will is not understood as absolute freedom to act without limits. Instead, Islam views free will as the ability of humans to choose and act within the boundaries of divine values and norms. Allah SWT has bestowed reason upon humans so that they are able to make responsible decisions, but these decisions

must remain within the boundaries of the Sharia as set forth in the Qur'an. Thus, free will in Islam is freedom that is guided and framed by divine moral teachings and laws.

The application of this principle in business practice can be found in interviews with young entrepreneurs in the city of Bima. Mr. RZ, the owner of RR Angkringan, stated that he gives his customers the freedom to choose products according to their needs and preferences, without pressure from the seller. He explained: "We give customers choices without coercion. Customers have the right to make their own decisions based on their preferences. Customers can choose according to their needs" (RZ, 2025). Meanwhile, Mr. SF, the owner of Beauty Beads, emphasized the importance of providing consumers with freedom that is still guided. He stated: "For our customers, we provide freedom to utilize facilities in accordance with rules and needs, starting from facility usage. We also give customers freedom to provide suggestions related to service" (SF, 2025).

From these interviews, it can be concluded that the application of the principle of free will in Islamic business ethics by young entrepreneurs in Bima City is manifested in the form of giving consumers the freedom to choose products, use facilities responsibly, and provide criticism and suggestions. This freedom is not absolute but remains controlled within the framework of ethics and rules that reflect Islamic values.

4. Responsibility

In Islamic business ethics, the principle of responsibility (*mas'uliyah*) refers to the moral and spiritual awareness of business actors toward Allah SWT, consumers, employees, society, and the environment. Responsibility is not only worldly but also has a spiritual dimension, as every action will be accounted for before Allah. Therefore, business actors are required to conduct business with integrity, honesty, and consideration for the rights of all parties involved.

In this study, interviews with young entrepreneurs in Bima City revealed that the principle of responsibility has been implemented in various practical ways. Mr. SF, the owner of Beauty Beads, emphasized the importance of responsibility for product quality. He stated: "Being responsible for the products sold. If there are product defects, the business is willing to accept returns or replace the item without inconveniencing the consumer" (SF, 2025).

Similarly, Mr. ADT emphasized the principle of responsibility toward consumer safety. He refused to sell harmful products, stating: "Do not sell products that damage or endanger consumers. For example, refuse to sell expired food or beverages whose safety has not been tested" (ADT, 2025). A responsible attitude is also evident in acknowledging mistakes and resolving issues professionally. Mr. Muhaimin, the owner of a printing business, stated: "Admit mistakes and take responsibility if losses or errors occur due to negligence. If the printing company makes a mistake or damage occurs due to the company's negligence, the business owner is responsible for resolving it" (MH, 2025).

Additionally, responsibility toward employees is a key concern. Mrs. MHD, the owner of Rombongan Kita, which employs two staff members, expressed her commitment: "A business owner pays employees' wages on time and in accordance with agreements. They also provide a safe and comfortable work environment and consider employees' rights, such as rest periods and prayer time" (MHD, 2025).

From the interview results, it can be concluded that young entrepreneurs in Bima City have applied the principle of responsibility in their business practices, reflected in their attention to product quality and safety, openness to returns, concern for employee rights, and commitment to resolving mistakes fairly. This indicates that the value of responsibility has become an integral part of the Islamic business ethics they adhere to and practice.

5. Virtue

In Islamic business ethics, the principle of virtue or truth (*al-ihsan wa al-haqq*) ensures that all parties involved in business activities benefit fairly and sustainably. This principle emphasizes integrity, honesty, and social awareness, as well as building trust through transparent and ethical practices.

Based on the interview results, young entrepreneurs in Bima City demonstrate a good understanding of this principle in their business practices. Mr. MH, owner of MW Printing, emphasizes that good and non-discriminatory service is a priority. He states: "This practice is reflected in friendly and non-discriminatory service to customers. A Muslim merchant not only sells goods at fair prices but also serves customers with friendliness, honesty, and patience" (MH, 2025). Furthermore, Mr. RYN demonstrates his commitment to the principle of virtue through fair and transparent service, as well as social awareness. He states: "The application of the principle of virtue is ensured by serving all customers well and fairly, as well as through transparency in the ordering and payment processes. In addition, by setting aside a portion of income to help those in need" (RYN, 2025).

Mrs. AN, the owner of a fruit juice business, emphasizes that product quality is a tangible form of responsibility and virtue. She selects high-quality raw materials for consumer comfort, even if it means sacrificing profit margins. She states: "Prioritizing product quality even if production costs are higher. In the principle of virtue, providing maximum benefit to consumers is more important than pursuing profit alone" (AN, 2025). From the interview results, it can be concluded that the principle of virtue in Islamic business ethics has been consistently applied by young entrepreneurs in Bima City, both in the form of friendly and fair service, transparency in transactions, and concern for community welfare.

Overall, the analysis of the business behavior of young entrepreneurs in Bima City shows that they have applied the main principles of Islamic business ethics. This is reflected in their attitudes and practices that prioritize manners, integrity, and responsibility in interacting with consumers, employees, and the surrounding environment. The principles identified in this study include: the principle of unity (*tauhid*), balance, free will, responsibility, and virtue, all of which complement each other in forming the ethical foundation of Muslim entrepreneurship.

Interpretation of Research Results

The results of this study indicate that the entrepreneurial behavior of young entrepreneurs in Bima City reflects the application of the five main principles of Islamic business ethics, namely the principles of *tauhid* (unity), balance (justice), free will, responsibility, and virtue. These findings align with the theories proposed by Beekun and Badawi (2005) and Firdaus et al. (2024), who state that these principles form the moral foundation for conducting ethical and meaningful economic activities. In practice, young entrepreneurs do not merely seek material gain but also link business activities to worship of Allah SWT, as reflected in their commitment to maintaining prayer times, upholding honesty, and avoiding transactions involving usury. This reinforces the argument of Ekarina Katmas and Nur Faizah (2022), that the principle of *tawhid* becomes a spiritual awareness that internalizes divine values into daily business behavior.

The principle of balance is also strongly evident in the behavior of young entrepreneurs, through the practice of fair pricing, providing decent wages to employees, and honesty in disclosing product information. This demonstrates that they have applied the principle of justice as explained by Fauziah (2014), who emphasizes the importance of balance between rights and obligations in every transaction. Meanwhile, the principle of free will is applied by giving consumers the space to choose products and provide feedback

openly, without coercion. This aligns with Zumrotul Latifah's (2024) theory, which emphasizes that freedom in Islam is responsible freedom, framed by sharia values.

Furthermore, the value of responsibility (mas'uliyah) is reflected in the attitude of entrepreneurs who are willing to accept consumer complaints, replace defective products, and ensure that employee rights such as wages and prayer times are upheld. This reinforces the view of Firdaus et al. (2024) that in Islam, responsibility is not only worldly but also spiritual, as it will be accounted for before Allah. Finally, the principle of benevolence (ihsan) manifests in the form of courteous, transparent, and socially conscious service. Entrepreneurs not only focus on profits but also share their blessings with the community, reflecting the principle of al-ihsan as exemplified by the Prophet Muhammad (peace be upon him) in his business practices, which were characterized by honesty and trustworthiness.

Thus, this study not only reinforces existing theories but also enriches practical understanding of how Islamic business ethics principles are implemented by young entrepreneurs in a local context. These findings contribute significantly to the literature on Islamic business ethics, particularly in the SME sector, and offer an ethical model that can be replicated in other regions with a strong Islamic social background.

CONCLUSION

The entrepreneurial behavior of young entrepreneurs in Bima from an Islamic business perspective encompasses five principles in accordance with Islamic teachings. First, the principle of Tawhid/unity, with the existence of Tawhid in Islamic teachings, young entrepreneurs in Bima apply Islamic business ethics by giving their employees time to pray at prayer times. Second, the principle of balance. Setting fair prices and not excessively increasing prices, not exploiting employees by providing fair wages and humane working hours. Entrepreneurs pay wages according to standards and do not employ employees beyond working hours without compensation. Third, the principle of free will: by applying Islamic business ethics, young entrepreneurs fully grant employees and consumers freedom to use facilities, provide suggestions, and choose products. Fourth, practicing the principle of responsibility: ensuring good service quality, Islamic business ethics by young entrepreneurs in Bima City also emphasize a sense of responsibility toward consumers, product quality, and timely payment of wages. Fifth, applying the principle of kindness, this practice is reflected in friendly service and non-discrimination toward customers. A Muslim merchant not only sells goods at fair prices but also serves customers with kindness, honesty, and patience. The results of this study can serve as a reference for other researchers focusing on halal business issues. For young entrepreneurs in Bima City, they can improve the quality of service and customer comfort and make Islamic business ethics principles the foundation of their business.

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