

RELIGIOUS MODERATION IN RETAIL BUSINESS: ETHICAL, LEGAL, AND RELIGIOUS WISDOM PERSPECTIVES IN THE MULTICULTURAL ERA

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ABSTRACT

Religious moderation is an approach to religiosity that rejects extremism while emphasizing values of balance, tolerance, and social justice. In the retail business sector, which serves as a nexus of interaction within multicultural societies, the principles of religious moderation play a vital role in shaping an inclusive, ethical, and sustainability-oriented business climate. This study aims to examine how the values of religious moderation are implemented in retail business practices in Indonesia. The research employs a descriptive qualitative approach using literature review and document analysis as the main data collection techniques. The findings reveal that the application of religious moderation values promotes transparent and non-discriminatory business behavior while respecting the rights of consumers and workers across different religions and cultures. Entrepreneurs who adopt these principles tend to establish harmonious working relationships, prioritize employee welfare, and uphold ethical standards in marketing and transactions. Religious moderation, therefore, is not merely a normative religious value but a practical force capable of enhancing business competitiveness, expanding market segments, and strengthening customer loyalty. These findings affirm that moderation can serve as a strategic paradigm for addressing business challenges in an increasingly pluralistic society.

Keywords: Religious Moderation, Business Ethics, Modern Retail, Islamic Economics, Diversity

Introduction

Indonesia, as a nation characterized by its rich religious, ethnic, and cultural diversity, presents unique challenges in the realm of business practice, particularly within the retail sector. Retail business activities directly engage with consumers and, therefore, provide a strategic space for the tangible implementation of religious and ethical values. In this context, the concept of *religious moderation* becomes highly relevant as a bridge between religious principles and the dynamic demands of the business world (Syamsul Arifin,2019).

The discourse on religious moderation has gained prominence alongside the growing awareness of the dangers posed by extremism and intolerance. The Indonesian Ministry of Religious Affairs has established religious moderation as a central framework within the national religious development agenda (Kemenag RI, 2019).This initiative is not only intended to preserve interreligious harmony but also to ensure that religious values contribute positively to public life, including the economic domain. Religious moderation rejects two opposing extremes: exclusivism, which asserts absolute truth and denies others' legitimacy, and excessive liberalism, which disregards religion as a moral and ethical foundation (Abdurrahman Wahid,2009).

In the business domain particularly in retail, which accommodates diverse employees and consumers religious moderation can serve as both a strategic and functional approach to sustaining business continuity while fostering social harmony. The practice of moderation can be manifested through non-discriminatory customer service across faiths, the provision of prayer facilities for employees of different religious backgrounds, and the adoption of promotional and product policies sensitive to local religious values.

Thus, religious moderation functions not only as a normative ethical principle but also as an emerging economic value that strengthens consumer loyalty, builds a positive reputation, and fosters long-term trust toward brands and enterprises.

Theoretical Framework

1. The Concept of Religious Moderation

The Great Dictionary of the Indonesian Language defines moderation as an attitude of avoiding extremism or minimizing violence in thought and action (Depdikbud, 1995). In English, the term moderation is associated with meanings such as *average*, *core*, *standard*, or *non-aligned* (Edy Sutrisno 2019). Linguistically, the word moderation is also connected to the term moderator, referring to someone who guides or directs discussions toward harmony and mutual understanding. In Arabic, the equivalent term is al-Wasath or al-Wasathiyah, which conveys the notion of moderation, balance, and the middle path (*tawassut*). This concept is rooted in the Qur'an, particularly in Surah Al-Baqarah (2:143), where the term *al-wasath* is interpreted as "the best," "the most just," or "the most perfect." The verse describes the Muslim community as *ummatan wasathan* a just and balanced community that upholds moral integrity and equity. Hadith also affirm this principle, emphasizing that "the best of affairs is the one that lies in the middle." In essence, Islamic moderation promotes the pursuit of balance in responding to differences whether between religions, sects, or perspectives and in addressing social, political, and economic issues. Thus, a *moderate Islam* seeks the middle path that harmonizes faith with reason, spirituality with practicality, and religious conviction with social coexistence (Muhammad Qasim, 2020).

Tolerance and mutual respect are the hallmarks of moderate Islam, which upholds one's own religious convictions while

recognizing the rights of others to hold different beliefs. This attitude prevents acts of intolerance and anarchy, fostering a culture of dialogue in which differences are addressed with composure, wisdom, and mutual understanding (Edy Sutrisno , 2019). Islamic moderation, often referred to as *moderate Islam*, originates from the concept of *wasathiyah al-Islamiyyah*, which literally means “Islam of the middle path.” The term *wasathiyah* signifies a moral and intellectual virtue that prevents individuals from falling into two extremes: *ifrath* (excessiveness) and *tafrith* or *muqashshir* (negligence or deficiency) in matters related to what Allah SWT has prescribed or prohibited. In essence, *wasathiyah* embodies balance, justice, and temperance qualities that define Islam as a religion of equilibrium unmatched by any other faith tradition. A moderate understanding of Islam (*al-fahm al-wasathi*) inherently calls for a tolerant and compassionate approach to *dakwah* (Islamic propagation). It challenges rigid or distorted interpretations that rely solely on desire or literal reasoning detached from ethical and spiritual depth. Through *wasathiyah*, Islam offers a holistic worldview that harmonizes intellect, morality, and faith, encouraging believers to act with wisdom and justice in both religious and worldly affairs (Afrizal Nur dan Mukhlis Lubis , 2015).

According to Kamali, *wasathiyah* constitutes a fundamental aspect of Islam, yet it is often overlooked by many. In fact, the teachings of *wasathiyah* encompass a wide range of principles that are crucial for social, ethical, and religious development across various domains of life. Importantly, the concept of moderation is not unique to Islam; it is also emphasized in other religious traditions, reflecting a universal value that promotes balance, tolerance, and ethical conduct in human affairs (Azyumardi Azra, 2020). Wasathiyah represents harmony in both worldly (*duniawi*) and spiritual (*ukhrawi*) aspects of life. This principle must always

be accompanied by efforts to adapt to circumstances based on religious guidance and actual conditions. Religious moderation, as defined by the Indonesian Ministry of Religious Affairs, entails "maintaining a balanced stance," "acting justly," and avoiding religious extremism. According to Lukman Hakim Saifuddin, religious moderation is a process of studying and practicing religious teachings in a fair and balanced manner, thereby preventing excessive or extreme behaviors in their application. In Indonesia's pluralistic and multicultural context, this perspective and approach are essential for realizing diversity, tolerance, and justice. Religion itself does not inherently moderate its followers; rather, moderation is realized through the practice of balanced justice and ethical implementation. In other words, moderation is not merely an abstract value but a practical expression of equitable conduct guided by faith and social responsibility (Lukman Hakim Saifuddin, 2019).

Quraish Shihab defines religious moderation as *wasathiyah*, emphasizing that it does not imply ambiguity or doubt, nor does it signify a passive, neutral, or purely calculative stance. Rather, religious moderation represents a proactive and principled approach to faith. It is the responsibility of every community, society, and nation not merely that of an individual to uphold moderation in religious practice. Similarly, Nasaruddin Umar defines religious moderation as an attitude that fosters coexistence between religious diversity and the state, promoting social harmony while respecting pluralism and civic obligations. Together, these perspectives highlight that religious moderation functions both as an ethical framework and a social principle, guiding individuals and communities in balancing faith, justice, and civic responsibility (Quraish Shihab, 2020). Ali Muhammad Ash-Shallabi defines religious moderation as an inherent balance between *khairiyah* (goodness) and *baniyah* (constructive or formative values), encompassing both sensory (*indrawi*) and

spiritual (*maknawi*) dimensions. This perspective emphasizes that moderation is not merely a behavioral guideline but a holistic principle integrating ethical, cognitive, and spiritual aspects of human life (Ali Muhammad Ash-Shallabi, 2020).

Based on the discussion above, religious moderation can be defined as a perspective and approach that enables individuals to act firmly in respecting and responding to differences in religion, as well as variations in ethnicity, culture, customs, and ethical norms. This approach fosters interfaith harmony and contributes to the preservation of national unity, particularly in the context of Indonesia's diverse society.

2. Business Ethics from an Islamic Perspective

In his book on business ethics, Prof. Dr. H. Muhammad Djakfar states that Islamic business ethics consists of ethical norms derived from the Qur'an and Hadith, which should serve as guiding principles for anyone engaged in business activities. These norms provide a framework to ensure that commercial practices align with moral, spiritual, and social values, promoting fairness, accountability, and integrity in all economic transactions (Muhammad Djakfar 2012). Islamic business ethics can be understood as the moral conduct of engaging in business in accordance with Islamic values. When business activities are carried out based on these principles, entrepreneurs need not harbor concern, as their practices are considered inherently good and righteous. This ethical foundation ensures that all commercial actions align with spiritual, moral, and social norms, fostering trust, integrity, and fairness in economic transactions (Ali Hasan, 2014). Ethical, moral, and virtuous values are principles that guide individuals toward becoming fully realized human beings. Such values include honesty, truthfulness, justice, independence, happiness, and compassion. When these ethical values are

practiced, they perfect the essence of human nature. While individuals may possess various forms of knowledge about values, for Muslims, the primary sources that direct and regulate behavior are the Qur'an and Hadith. These sacred texts serve as the ultimate reference for all aspects of life, including business, providing comprehensive guidance to ensure that commercial practices adhere to ethical, moral, and spiritual standards ((Ali Hasan, 2014).

Ethics or moral conduct holds a crucial position in human life, both as individuals and as members of society. In the context of the retail business, the application of ethics extends beyond merely selling products that are *halāl* and *tayyib* (permissible and wholesome). It also encompasses creating a fair working environment, providing adequate wages, treating consumers with respect, and maintaining integrity in promotional communications. This demonstrates that Islamic ethics is not merely a normative discourse but must be actualized within business systems and operational practices, ensuring that moral principles guide everyday commercial activities (Syafi'i Antonio- 2010.

Furthermore, retail businesses from an Islamic perspective must consider aspects of distributive justice and show preferential concern for vulnerable groups, such as low-level employees and low-income consumers. This principle emphasizes equity and social responsibility, ensuring that business practices contribute to the welfare of all stakeholders, rather than solely maximizing profit (Didin Hafidhuddin 2002). In this context, business actors are expected to avoid setting exploitative profit margins and to provide affordable alternatives without significantly compromising quality. Islam encourages the establishment of markets that are transparent, just, and open, ensuring equitable treatment for all stakeholders. This includes fair practices in advertising, sales, and post-purchase services, reflecting the ethical

imperative of balancing profitability with social responsibility (Mohammad Bagir, 2000)

The principle of *niyyah ṣāliḥah* (righteous intention) in business emphasizes that every transaction should be conducted with the intention of worship and social contribution. With a sincere and ethical intention, a Muslim entrepreneur is expected to avoid any form of transaction that undermines moral values, causes harm or slander, or generates social inequality. This ethical framework is not solely for individual benefit, but also represents a collective responsibility to foster a healthy, just, and dignified economic order (Abd al-Karīm Zaidān, 2000).

In practice, the application of Islamic ethics in the retail sector can be realized through accountable management systems, empathy-driven customer service, and a commitment to sustainability. Retail businesses that adhere to the principles of moderation avoid manipulative practices such as misleading advertising, deceptive discount schemes, or inhumane labor conditions. Moreover, in the context of human resource management, Islamic values encourage companies to provide time for religious observance, avoid enforcing uniforms that conflict with employees' beliefs, and create a workplace environment that is both religiously respectful and culturally inclusive (Majelis Ulama Indonesia, 2021).

Furthermore, moderation in retail business ethics also encompasses the dimension of corporate social responsibility (CSR). Islam views business success as meaningful only when it generates positive impacts for the wider community. This can take the form of corporate zakat, charitable donations, community empowerment initiatives, support for local economic development, and environmental conservation. By integrating these practices, retail enterprises align profitability with ethical and social obligations, thereby contributing to sustainable and

socially responsible business ecosystems (Syafi'i Antonio, 2008) Thus, retail businesses that adopt religious moderation become not only competitive economic entities but also inclusive and sustainable agents of social transformation. By integrating ethical, cultural, and spiritual values into their operations, these enterprises contribute to societal harmony while maintaining market viability (M. Hosen, 2014).

3. Retail Business and the Challenges of Multiculturalism

The retail sector is inherently open to diversity due to its direct engagement with a broad spectrum of society. Consumers, employees, and business owners in this sector come from various religious, ethnic, and cultural backgrounds. This situation generates a complex multicultural dynamic that requires careful management of values, symbols, and social norms. Retail enterprises must be attentive to these differences to foster inclusive interactions and maintain harmony within their organizational and market environments (Robert W. Palmatier, 2020)

A primary challenge in this context is how the religious values upheld by business actors can be manifested in business practices without creating exclusivity or discrimination against other groups. Retail enterprises must balance adherence to personal or organizational faith principles with the need to foster inclusivity and respect for the diverse beliefs of employees, customers, and other stakeholders (Quraish Shihab, 2007). For instance, retail business owners who are Muslim face the challenge of expressing their Islamic identity positively without alienating non-Muslim customers. Similarly, management must find ways to accommodate the spiritual needs of employees from various religious backgrounds in a fair and equitable manner. Such practices are essential to fostering an inclusive organizational culture while maintaining ethical integrity and market competitiveness.

This is where the concept of religious moderation becomes both relevant and crucial. Moderation provides an ethical and operational framework to bridge moral integrity and social openness. In practice, this can be realized through measures such as work schedules that respect prayer times, provision of interfaith prayer spaces, and marketing strategies that honor cross-cultural values. Such approaches enable retail businesses to uphold their ethical and religious principles while fostering inclusivity and respect for diversity (Zainal Abidin Bagir, 2022). In fact, in several multinational retail companies, customer service standard operating procedures (SOP) are designed based on the principle of diversity to prevent biased treatment favoring only majority groups. Such measures ensure equitable service delivery, enhance customer satisfaction across different communities, and reinforce the company's commitment to inclusivity and social responsibility.

Moderation also facilitates the development of inclusive internal policies, such as freedom of religious expression without symbolic coercion, non-discriminatory recruitment policies, and intercultural training that enables all employees to understand each other's religious sensitivities. These measures promote a harmonious workplace, enhance employee satisfaction, and strengthen organizational resilience in multicultural business environments (Zainal Abidin Bagir, 2022). This strategy not only fosters social harmony in the workplace but also serves as a strategic value in building a business image that is ethical, sustainable, and competitive, particularly amid growing consumer awareness of ethical and diversity-related issues.

In other words, religious moderation in the retail sector is not merely a solution to potential identity conflicts, but also a strategic adaptation to a global market that demands tolerant, ethical, and responsible business practices. This approach aligns with Islamic values as well as universal human rights principles, which regard

respect for freedom of religion as an integral component of dignified and accountable governance.

Method

This study employs a descriptive qualitative approach, with library research as the primary data collection technique. This approach was chosen to explore and analyze various concepts, theories, and practices related to religious moderation within the context of retail business. It enables a comprehensive understanding of how ethical and religious principles are integrated into operational and managerial practices in the sector (Lexy J. Moleong, 2018). Data were collected from a variety of relevant literature sources, including academic books, indexed journal articles, government regulations, reports from the Ministry of Religious Affairs on religious moderation, and publications examining business ethics from an Islamic perspective as well as contemporary retail practices. These sources provided comprehensive insights into the theoretical foundations and practical applications of religious moderation in the retail sector (Sugiyono, 2019).

The literature was selected purposively, focusing on sources that are directly relevant to the research topic. Data analysis was conducted using an interpretive-critical approach, examining how the principles of religious moderation such as tolerance, balance, social justice, and anti-extremism can serve as a foundation for ethical guidelines and strategic management in retail business operations (Norman K. Denzin & Yvonna S. Lincoln, 2007). Furthermore, this study links these values to the dynamics of Indonesia's multicultural society, as well as to the current challenges faced by businesses in maintaining sustainability and inclusivity.

Results

1. Moderation in Services and Products

Islamic minimarkets generally offer halal products, operate free from interest (riba), and feature Islamic-inspired designs while remaining welcoming to non-Muslim consumers. Their Islamic identity is manifested through clean store layouts, clear separation of halal and non-halal products (where applicable), and the provision of prayer facilities such as small musallas. The principle of *khidmah* (service) is upheld without discrimination based on religion or consumer background, as reflected in business mottos such as “selling is part of worship.” (Syafii Antonio, 2017). Employees are trained to be friendly, honest, and professional in serving all customers, while avoiding manipulative or misleading promotional practices. Such training ensures that service quality aligns with ethical and religious principles, fostering trust and loyalty among a diverse customer base.

Moderation is reflected in the balance between Shariah commitment and social openness: religious identity is not used as a tool for exclusivity, but rather as an ethical value to ensure quality and transparency in service. For example, discounts are applied universally, not limited to fellow Muslim communities, and the products offered include not only items for Muslim consumers but also general products needed by the wider public.

In contrast, conventional retail stores demonstrate openness in reaching diverse market segments, yet often overlook religious sensitivities in certain aspects. Some large retail chains in metropolitan cities, for instance, do not pay particular attention to the halal status of food products, fail to provide adequate prayer breaks for Muslim employees, and display advertisements with content that may potentially offend certain religious values (Fakhry Ghafur, 2021).

At this juncture, the concept of moderation becomes crucial in bridging the gap between commercial interests and spiritual values. Conventional retail businesses can draw inspiration from religious moderation practices by developing service systems that are more ethical and sensitive to diversity. This can be implemented through clear labeling of halal and non-halal products, flexible work schedules during Ramadan, and avoidance of promotional campaigns that may offend religious or cultural sentiments.

Thus, moderation in services and products is not solely the responsibility of Muslim entrepreneurs, but represents a universal ethical strategy that strengthens business sustainability in pluralistic societies. This approach reflects the Islamic *wasathiyah* paradigm a balanced middle path that avoids extremism in expressing religious identity while firmly upholding principles of justice and humanity.

2. Halal Regulation and State Law

Islamic retail actors generally demonstrate a high level of compliance with regulations related to halal products, especially Law No. 33 of 2014 concerning Halal Product Assurance. From their perspective, halal certification is not merely seen as administrative compliance, but also as a form of moral and religious responsibility towards consumers. Halal certification becomes part of a value system that strengthens business integrity, enhances public trust, and builds the professional image of Muslim retail in a multicultural society. (Undang-Undang Republik Indonesia, 2014)

This compliance is particularly evident among pesantren-based or religious community MSME, which strictly adhere to the principle of *halālan tayyibān*. The production process takes into account fatwas issued by the Indonesian Ulema Council (MUI), covering raw material selection, use of production

equipment, and distribution systems. In some cases, business operators even reject offers from distributors who cannot guarantee halal compliance or present potential doubts (*syubhat*) in the supply chain.

On the other hand, challenges still arise in the implementation of halal regulations within conventional retail. Many business operators lack an understanding of the importance of halal certification or perceive it as an administrative burden and an additional cost. This creates a disparity between legal awareness and ethical consciousness, particularly in sectors such as ready-to-eat foods, beverages, and imported products (Siti Nurhayati and Agus Setiawan, 2022).

Within the context of religious moderation, compliance with halal regulations should not be perceived as an imposition of majority religious values, but rather as a component of protecting the rights of Muslim consumers as guaranteed by the constitution. The principle of moderation requires that the implementation of the Halal Law be carried out in an educational, participatory, and proportional manner, so as not to provoke resistance from non-Muslim business operators or minority groups.

Therefore, collaboration among the government, the Indonesian Ulema Council (MUI), trade associations, and retail operators is crucial in building a moderate halal ecosystem legally compliant, socially inclusive, and spiritually grounded. This approach aligns with the spirit of *maqāṣid al-shari‘ah*, which prioritizes the protection of religion (*hifz ad-dīn*), life (*hifz an-nafs*), and property (*hifz al-māl*) as ethical imperatives in public life.

3. Moderation in Employee Relations

The implementation of religious moderation in the relationship between business owners and employees is evident

in the internal policies of Islamic retail stores or units. Islamic management models do not focus solely on achieving economic targets but also accommodate the spiritual and emotional needs of employees. Policies such as flexible prayer times, religious leave during major Islamic holidays, and routine Islamic character training are common practices observed in these establishments (Nurul Fitriani, 2023). This approach reflects the values of *rahmah* (compassion) and *ta'awun* (cooperation) in workplace relations.

For instance, weekly or daily morning training sessions covering Islamic teachings such as honesty in work, the intention behind earning a livelihood, and proper conduct toward customers are incorporated into the employee development system. Workers are regarded not merely as production tools but as *insan kāmil* (whole human beings) with the right to grow spiritually and morally within the economic environment.

Discussion

Meanwhile, conventional retail stores, although not based on specific religious values, have increasingly begun to accommodate the religious diversity of their employees. Prayer rooms, tolerance toward religious attire (e.g., hijabs or crosses), and respect for religious holidays have become increasingly common policies. This reflects an adaptation to growing public awareness of the importance of religious freedom in the workplace.

However, significant challenges remain, particularly regarding fairness in work schedules and compensation. Some Muslim employees in conventional retail report difficulties performing prayers on time due to tight work schedules or shift systems. Moderation in this context requires balancing productivity with employees' fundamental rights to practice their religion.

Thus, religious moderation in employee relations demands a combination of spirituality, respect for diversity, and reinforcement of basic worker rights. This approach not only fosters internal harmony but also strengthens employee loyalty and job satisfaction, ultimately exerting a positive impact on overall business performance.

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approach not only fosters internal harmony but also strengthens employee loyalty and job satisfaction, ultimately contributing positively to overall business performance.

Conclusion

Religious moderation in retail business represents a strategic and ethical approach that allows the integration of religious values particularly Islamic principles into a pluralistic and open economic system. Islamic values such as honesty (*ṣidq*), responsibility (*amānah*), justice (*‘adl*), and righteous intention (*niyyah sālihah*) have proven to form a robust foundation for business ethics, which not only impacts economic profit but also fosters *barakah* (blessing) and long-term business sustainability.

In a multi-religious social context, retail entrepreneurs whether in Islamic-oriented or conventional settings face the challenge of balancing religious expression with social openness. The concept of moderation offers a middle path that avoids both extremism and exclusivity, while promoting tolerance, inclusivity, and respect for diversity. This is reflected in multiple dimensions, including the selection of halal products, provision of equitable services, flexible labor relations, and engagement with state regulations such as halal certification.

This article demonstrates that the practice of religious moderation is not merely a normative ideal but can be operationalized within modern retail systems. Consistent application of these principles has the potential to create a business ecosystem that is harmonious, competitive, and socially valuable. Moving forward, there is a need to strengthen policies that support religious moderation as part of national business governance, particularly in sectors characterized by high levels of social interaction, such as retail.

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