



ISTISHNA' CONTRACT APPLICATION IN THE 57 PLISKET CONVECTION BUSINESS

Nihayatun Nafisah, Hendri Hermawan Adinugraha

IAIN Pekalongan

Nihayatun67@gmail.com

ABSTRACT

Istishna' financing is a sales contract where the price of the goods is paid in advance, but can be paid in installments according to agreed terms. The problem of this research is how to apply the *istishna* contract to the 57 plisket convection business and the provisions of muamalah fiqh. The type of research method used is literature review. The source of the literature review journal comes from the Al-Tsaman journal from the IAIN Jember. The aim is to explain the application of *Istishna'* contracts in the 57 plisket convection business, and to find out the provisions of muamalah fiqh that are in accordance with the Islamic economy.

Keywords: *Application, Istishna', Convection*

1. PRELIMINARY

The increasing understanding of the suitability of the sharia concept for the community has led to a great demand for sharia banking instruments. Most banks today implement Islamic financing and contracts; example Al-Murabahah, Al-Mudharabah and so on. An example of a sharia banking product is Al-Istishna' which is related to sales. These are contracts to produce goods that do not yet exist. There are several guidelines regarding the use of Al-Istishna'; for example, there is no time limit and the price does not need to be paid in advance. Simply put, Al-Istishna' is a sales order ¹.

Humans are required to think and try to solve every problem in their life. This then leads people to seek God as something else that is stronger and bigger than themselves as a form of servitude and a place of hope from all forms of chaos that they experience. Islam is a perfect religion that is not only based on ritual worship alone but also has a comprehensive system that is able to cover all aspects of life, such as development, education, social and economics ².

Islamic law prohibits the charging of interest (*riba*) and stipulates that all transactions involve sharing of risk. Therefore, fixed capital returns are prohibited. An economist might reply

¹ Mohd Ma'sum Billah, *Islaic Financial Product Principles, Instruments and Structures* (Jeddah: Islamic Financial Products, 2019).

² Muhammad Fariz Nasruddin and others, 'Analisis Hukum Islam Dan Undang-Undang Nomor 8 Tahun 1999 Terhadap Praktik Jual Beli Kue Di Umkm Desa Kalitengah Kecamatan Tanggulangin', 2021.

that even "fixed returns" are subject to inflation risk as well as losses or defaults. Islamic banks cannot simply lend capital to businesses and charge interest: Instead, they must enter into joint ventures. The early fourteenth century Islamic jurist Ibn Taymiyya identified two main attributes that determine whether a contract is valid or not containing usury and *gharar*. The prohibition of usury has inspired many comments from non-Islamic clerics, some of whom admit to bewilderment. Their confusion stems from the loss of efficiency in complying with the prohibition of usury and *gharar*³.

The implementation of *Istishna'* contracts is mainly concentrated in banking for large-scale financing, such as mortgages, etc. As for small businesses, it is still very rare, although if you pay attention to the flexibility of the *Istishna'* contract, it will facilitate transactions and speed up product circulation. Which means accelerating the functioning of the economy, facilitating the circulation of people's income streams, and improving people's welfare. With this convenience, it should become one of the instruments that can be used as a strategy in product marketing, especially for small companies that are not appreciated by large investors. But the reality on the ground is not many small entrepreneurs who apply it because of ignorance of the contract in the Sharia economy⁴.

From a Muslim seller's perspective, donating some percentage of archery equipment sales, rebranding and mixing dates are examples of what is referred to as 'purification of value' a product, or an attempt to give a product with *maslahah*, a new identity and precise basic values that would not conflict with the notion of Islamic net consumption. This is an effort to avoid the implementation of halal practices in parts, which will be considered to damage the value of the practice⁵.

In principle, what happens in an *Istishna'* contract is almost similar to a salam contract, both of which are classified as Bay 'Al-Ma'dum, namely buying and selling goods for which there are no goods or orders. Syafiiyah scholars based on the permissibility of buying and selling *Istishna'* according to 'urf and diqiyaskan against *Bay' Salam*, 'urf which is a condition, speech, deed, or provision that has been known to humans and has become a tradition. The difference between the two lies in the status of the contract where in *Salam* the contract is binding while *Istishna'* is not binding, then the difference lies in the time of payment where in *Salam* the payment is required at

³ David George Surdam, *Business Ethics from Antiquity to the 19th Century An Economist's View* (Cedar Falls: Palgrave Macmillan, 2020).

⁴ Muh Ramli, 'Penerapan Akad *Istishna'* Terhadap Sistem Pemasaran Industri Meubel Dalam Perspektif Ekonomi Islam (Studi Kasus Pada Kawasan Pengrajin Meubel Di Antang Kota Makassar)' (UIN Alauddin Makassar, 2017).

⁵ Ario Seto, 'Beyond Consumption: Value Transformation and the Affordance of Political Islam in Indonesia', *Contemporary Islam*, 2020, 13.

the beginning while in *Istishna'* payment can be made at the beginning as a whole, or at the time of making the goods, or at the end. in whole or in installments within a certain time ⁶.

In particular, many Indonesians work as traders. Buying and selling is also regulated in Islamic law. The phenomenon of buying and selling in society has begun to emerge from Islamic law. There are two types of buying and selling, namely buying and selling cash and buying and selling hard. Strong buying and selling also divided into buying and selling *Murabahab*, greetings and *Istishna'* ⁷.

It is known that the conditions for the validity of buying and selling *Istishna'* include interested parties who are able to carry out the law, who have the power to make sales and purchases, are happy and do not break promises, the maker of goods declares the ability, because the goods/objects ordered have clear criteria such as the shape of the object. The size, capacity and goods are halal, not dirty or cause no damage ⁸.

The Sharia Economic Law Compilation (KHES) also calls it *Ba'i Istishna'* (*Istishna'* buying and selling). In the DSN-MUI fatwa there are several sharia economic products that use this *Istishna'* contract scheme, including financing products, line facilities, SBSN (State Debt Instruments) or State Sukuk, Sharia Bonds, and *Istihna'* itself. *Istishna'* contract itself is a contract that is carried out together with the maker/producer to make an item that is still under responsibility ⁹.

Akad is the most important element that must be considered in the transaction. Therefore, the contract that determines a transaction is declared valid according to *syara'* or void, so the contract must be considered from various aspects, both in terms of the pillars and conditions, the object of the contract, and the termination of the contract. Contracts are divided into two types, namely exchange contracts and mixed contracts. The implementation of the contract has become the operational basis of Islamic financial institutions today, including Islamic banking ¹⁰.

To avoid the negligence of commercial actors, the government has also issued regulations. The regulation is Law no. 8 of 1999 concerning consumer protection. This law explains the rights and obligations of consumers and commercial actors. Judging from the rights and obligations of Law no. 8 of 1999, consumers can ask for compensation for the goods if the goods are not in accordance with the agreement. In addition, in article 16 of the consumer protection law, traders

⁶ Nora Alfi Rahmaddani, 'Tinjauan Hukum Islam Terhadap Pemesanan Sketsa Dan Karikatur Manusia Di Wilayah Madiun' (IAIN Ponorogo, 2020).

⁷ Moh. Mukhsinin Syu'aibi and Ifdlolul Maghfur, 'Implementasi Jual Beli Akad *Istishna'* Dikonveksi Duta Collection's Yayasan Darut Taqwa Sengonagung', *Jurnal Ekonomi Islam*, 11.1 (2019), 140.

⁸ Astri Widyanti and others, 'Tinjauan Fikih Muamalah Terhadap Praktik Jual Beli *Istishna'* Pada The Overview of Fiqh Muamalat Regarding *Istishna'* Sale and Purchase on Fishing Boat Production Business in Pagirikan, Indramayu', 776–83.

⁹ M. Pudjhardjo and Nur Faizin Muhith, *Fikih Muamalah Ekonomi Syariah*, 1st edn (Malang: UB Press, 2019).

¹⁰ Dewy Anita, 'Urgensi Akad Dalam Transaksi Bisnis Islam', *Madani Syariah*, 2 (2019), 79.

are prohibited from offering goods or services through orders: First: Violation of the order and/or the agreed turnaround time as promised. Second: Failure to fulfill service and/or achievement promises¹¹.

The problem of this research is how to apply the *Istishna'* contract in the 57 plisket convection business and the provisions of muamalah fiqh in accordance with the Islamic economy. While the purpose of this study, the first is to explain the application of the *Istishna'* contract that occurs in 57 plisket convection and to know about the provisions of muamalah fiqh that are in accordance with the Islamic economy, in this case especially the *Istishna'* buying and selling contract.

In this study, the approach used belongs to the category of qualitative research. Qualitative approach can be interpreted as an approach that can produce data, writing, behavior, conditions, conditions of people being observed, the results of which are presented in the form of research reports. The focus of this research is to focus on the convection business that implements the *Istishna'* contract in accordance with the fiqh muamalah of Islamic economics.

2. METHODOLOGY

Basically, this section presents how the research was conducted. The type of research method used is literature review. The source of the literature review journal comes from the Malia journal from the University of Yudharta Pasuruan, East Java. While the approach used is a qualitative approach. A qualitative approach can be interpreted as an approach that can produce data, writing, behavior, conditions, conditions of people being observed, the results of which are presented in the form of research reports¹².

Case study research at Amany Residence Jember itself uses a qualitative research approach with descriptive qualitative type, then for data collection techniques using observation, interviews and documentation. After that the data were analyzed inductively through three stages a). Data reduction. b). Data Presentation, and c). Drawing conclusions and verification. The next stage is to test the validity of the data by using source triangulation. From field research, it can be explained that the Sharia mortgage products at Amany Residence use the *Istishna'* contract instrument, namely buying and selling transactions by ordering, to make a house with certain specifications, the location and size have been determined by the developer, consumers only choose which specifications are required. he ordered, and the delivery of the goods was carried out at a later date, while the payment was made in cash, in installments or in installments.

¹¹ Muhammad Azwir, 'Tinjauan Hukum Islam Terhadap Implementasi Aqad Pesanan Barang Di Konveksi Kota Banda Aceh (Analisis Terhadap UU No. 8 Tahun 1999 Tentang Perlindungan Konsumen)' (UIN Ar-Raniry Darussalam Banda Aceh, 2018).

¹² Lisa, 'Pelaksanaan Jual Beli *Istishna'* Terhadap Pemesanan Teralis (Studi Kasus Pada Bengkel Las Di Kecamatan Baitussalam Kabupaten Aceh Besar)' (UIN Ar-Raniry Banda Aceh, 2019).

Second, Interview is a method of collecting data through communication, namely through conversations carried out by two parties, namely the interviewer (interviewer) who asks the question and the interviewee (interviewee) who answers the question. Interviews can be conducted in a structured, unstructured, direct or indirect manner. The purpose of the interview is to obtain information that cannot be observed or cannot be obtained by other means.

Third Documentation, Gottschalk states that document (documentation) in a broader sense is any process of testing based on any type of source, be it written, oral, illustrated or archaeological. Renier, a distinguished historian at University College London, explains the term document in three senses, first in a broad sense, which includes all sources, both written and oral; second in a narrow sense, which includes all written sources only; third in a special sense, which only includes official letters and state documents, such as letters of agreement, laws, grants, and others¹³.

3. RESULT AND DISCUSSION

According to the Big Indonesian Dictionary (KBBI), an application is a system design application to process data using the rules or provisions of a particular programming language. Applications are computer programs that are created to work and perform certain tasks by users¹⁴. Contracts in a general sense are all forms of commitments or agreements made by a person accompanied by a commitment to fulfill them which give rise to syar'i legal consequences, both those that occur in two directions such as sale and purchase contracts, lease contracts, contracts and others. as well as those that occur in one Direction such as oaths, vows, divorces, grants, gifts, shadaqah and others¹⁵.

According to the *jumhur fuqaha*, there are 3 pillars of the contract, namely:

- a. *Al'Aqidain*, namely the parties who are directly related to the contract.
- b. *Mahallul Akad*, namely the object of the contract, which is something that is contracted.
- c. *Sighat Akad*, a statement of contract appraisal which is usually done through a statement of approval and qabul¹⁶.

Etymologically, the word *Istishna'* is taken from the word *shana'a* which means having the letters alif, sin and ta' added up to make *istashna'a* which means asking to be done. The term *Istishna'* is a

¹³ Eko Murdiyanto, *Metode Penelitian Kualitatif (Teori Dan Aplikasi Disertai Contoh Proposal)*, 1st edn (Yogyakarta: Lembaga Penelitian dan Pengabdian Pada Masyarakat UPN "Veteran" Yogyakarta Press, 2020).

¹⁴ Dosen Pendidikan, '13 Pengertian Aplikasi Menurut Para Ahli', *19 September*, 2021.

¹⁵ Muhammad Abdul Wahab, *Teori Akad Dalam Fiqih Muamalah*, ed. by Faqih, 1st edn (Jakarta Selatan: Rumah Fiqih Publishing, 2019).

¹⁶ Afdawaiza, 'Terbentuknya Akad Dalam Hukum Perjanjian Islam', *Almanarid*, 18 (2018), 183.

transaction of goods carried out by a dependent who must do so. The object of the transaction is the item to be made and the work of making the item¹⁷.

Al-Istishna' is an exchange contract with deferred delivery and is applied to certain ordered goods. General agreement on the principles of practice is difficult to define. However, it is often stated that the nature and quality of the goods to be delivered must be specified in the contract. Therefore, the manufacturer must make a commitment to produce the goods as described. The delivery date is also not fixed: the item can be shipped upon completion by the manufacturer. Furthermore, the contract cannot be canceled after the start of manufacture, unless the goods delivered do not meet the terms of the contract. In addition, payments can be made at once or in installments, and at any time until or after the time of delivery. Finally, the producer is responsible for the source of the inputs for the production process¹⁸.

The National Sharia Council (DSN) of the Indonesian Ulema Council (MUI) views that the community needs financing services based on the principle of *Istishna'* buying and selling. Furthermore, Islamic Financial Institutions (LKS) are also interested in providing these facilities to the public. Considering these two things, DSNMUI deems it necessary to stipulate a fatwa on the *istishna* of buying and selling so that the practices carried out by the community and LKS do not conflict with sharia principles. Then on April 4, 2000 coinciding with the 29th of Dzulhijjah 1420 Hijri, DSN-MUI issued a fatwa Number 06/DSN-MUI/IV/2000 regarding the Sale and Purchase of *Istishna'*¹⁹.

There are 4 pillars of buying and selling *Istishna'*. The pillars themselves are something that must be fulfilled in a transaction. Here's the explanation: first, Contractors, namely *mustashni'* (buyers) are parties who need and order goods, while *shāni'* (sellers) are parties who produce ordered goods. Second, The object of the contract, namely goods or services (*mashnu'*) with specifications and prices (*tsaman*). Third: If the goods ordered have been made in accordance with the contract, the law is binding, cannot be canceled so that the seller is not harmed because he has fulfilled his obligations under the contract. Fourth, *Ijab qabul (sigbat)*, the scholars agree that the main element of buying and selling is the will of both parties and this will is seen in the *Ijab qabul* held. If the *ijab* and *kabul* have been implemented, the ownership of money and goods has changed hands between the seller and the buyer.

The terms of buying and selling *Istishna'* itself, according to Hanafī scholars, developed the *istishna* contract which was later developed by contemporary scholars. In the discussion, the *istés*

¹⁷ Mughni Muzzaky, 'Analisis Hukum Islam Terhadap Praktik Akad *Istishna'* (Studi Kasus Di Hawe Mebel Desa Kutayu, Kecamatan Tonjong, Kabupaten Brebes)' (Universitas Muhammadiyah Surakarta, 2019).

¹⁸ Billah.

¹⁹ Noorwahidah Haisyi, 'Analisis Terhadap Dalil Hukum Dalam Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia Nomor 6 Tahun 2000 Tentang *Istishna'*', *At-Taradbi: Jurnal Studi Ekonomi*, 11.1 (2019), 26.

contract is always in harmony with the Islamic contract, so the requirements are generally the same. The conditions that must be met in buying and selling *Istishna'* are the buyer (*mustasni'*), the maker of the goods (*sani'*), the goods (*masnu'*) and the consent of kabul (*sighat*). *Istishna'* is not considered contrary to the freedom of contract and Hanafi scholars allow *istih'* contract using *istihsn* because the contract is considered indispensable for the community to do business and fulfill their needs.

The opinions of the academic community regarding the conditions for buying and selling transactions with the ordering system are: (a) There is clarity on the type, size, type and nature of merchandise because it is an object of transaction that must be known for its specifications. (b) The goods ordered are general and applicable in the community. That is, the product is not foreign and not known to the public.

The other conditions for *istishna'* are as follows: first, A legally qualified party with the power to make a purchase or sale. Second, Rida or will between the two parties and not breaking promises. Third: If the contract party requires that the *shani'* (producer) only work, then this contract is no longer *Istishna'*, but becomes an *ijarah* (lease) contract. Fourth: The implementing party declares its ability to obtain or produce goods. Fifth: *Mā'shnu'* (goods or objects ordered) have clear criteria, such as type, size, quality and quantity. Sixth: The product is not included in the category that is prohibited by *syara'* (unclean, haram, vague or unclear) or causes harm / causes immorality ²⁰.

According to KBBI Convection is a clothing company or convection is a large-scale clothing business. So, convection is a clothing company that is produced on a large scale. So, where the goods produced are produced based on the standard sizes of S, M, L and XL in large quantities. Ready-to-wear (UK) and ready-to-wear (French), not measured by the customer, but using standard sizes or standard sizes ²¹.

Convection is a micro, small and medium enterprise or people also often refer to it as a domestic industry. In general, convection entrepreneurs receive orders and large quantities at certain times, such as before Idul Fitri and the turn of the school year. These specifications make it easy for entrepreneurs to run a convection business to keep it running smoothly and growing. And it's more fashionable to keep up with the times and designed with interesting motifs ²².

According to the Sharia Economic Law Compilation, a contract is an agreement in an agreement between two or more parties to do or not to perform certain legal acts ²³.

²⁰ Lisa, 'Pelaksanaan Jual Beli Istishna' Terhadap Pemesanan Teralis (Studi Kasus Pada Bengkel Las Di Kecamatan Baitussalam Kabupaten Aceh Besar)' (UIN Ar-Raniry Banda Aceh, 2019).

²¹ Erny Lindhawati, 'Pengelolaan Usaha Konveksi Di Kecamatan Wedi Kabupaten Klaten' (Universitas Negeri Yogyakarta, 2018).

²² Gita Riana Arista, 'Analisis Usaha - Usaha Penjualan Produk Konveksi (Kasus Pedagang Pasar Plaza Sukaramai Di Pekanbaru)', 1.

²³ Juanda Farhat, 'Akad Jual Beli Istishna' Dengan Sistem Pembayaran Cicilan (Studi Perbandingan Hanafiyah Dan Dewan Syariah Nasional)' (Uin Ar-Raniry Darussalam Banda Aceh, 2016).

Istishna' is a contract between two parties in which the first party (the person who orders or the consumer) asks the second party (the person who produces or the producer) to produce an item. The first part is called *mustashni'*, while the second part is the seller is called *shani'*, and something that is the object of the contract is called *mushnu'* or ordered goods/manufactured ²⁴.

Convection is a micro, small and medium enterprise or people also often refer to it as a domestic industry. In general, convection entrepreneurs receive orders and large quantities at certain times, such as before Idul Fitri and the turn of the school year. These specifications make it easy for entrepreneurs to run a convection business to keep it running smoothly and growing. And it's more fashionable to keep up with the times and designed with interesting motifs ²⁵.

In this study, the author refers to the journal M. Daud Rhosidy about the *Istishna'* contract which is seen from several aspects including the products issued by Amany Residence, namely mortgage products that comply with sharia, researchers are interested in Amany Residence because the company is a property developer company. the first in Jember which issued sharia-based mortgage products in addition to other sharia mortgage products issued by banks, so the possibility of business opportunities is very wide.

As another reference, in the research journal Erina Maulidha and Asrul Aminulloh, with the research title "*Istishna* Accounting Engineering 'In Apartment Financing Products'". The purpose of this study is to find out how the practice of buying and selling *Istishna'* on buying and selling transactions *istishna'*. explained that the technical provisions regarding *istishna'* financing are contained in the DSN-MUI fatwa No. 06/DSN-MUI/IV/2000 concerning buying and selling *istishna'*. The results of the study discuss the arrangements regarding *istishna* financing in this fatwa which are divided into three parts, namely regarding provisions on payments, provisions on goods, and other provisions. The similarities are both discussing the *Istishna'* contract and the difference is the object of the research, namely the financing of apartments, while this research focuses on convection 57 plisket in Dadirejo Village ²⁶.

4. CONCLUSION

Al-*Istishna'* is an exchange contract with deferred delivery and is applied to certain ordered goods. General agreement on the principles of practice is difficult to define. However, it is often stated that the nature and quality of the goods to be delivered must be specified in the contract. Therefore, the manufacturer must make a commitment to produce the goods as described. The

²⁴ Nafiatur Febriyanti, 'Pengaruh Pembiayaan Mudharabah, *Istishna* Dan Ijarah Terhadap Laba Bank Syariah Mandiri Periode 2016-2018' (Uin Raden Intan Lampung, 2019).

²⁵ Arista.

²⁶ Erina Maulidha And Asrul Aminulloh, *Perekayasaan Akuntansi Istishna' Pada Produk Pembiayaan Apartemen*, *Jurnal Akuntansi Dan Kenangan Islam* (Depok).

delivery date is also not fixed; the item can be shipped upon completion by the manufacturer. Furthermore, the contract cannot be canceled after the commencement of manufacture, unless the goods delivered do not meet the terms of the contract.

The Istishna' contract which is applied by 57 plisket convection has fulfilled Islamic law. The stages or processes applied by convection 57 plisket from ordering to finished goods are contract/ordering, payment, mall making/sampling, cutting fabric, sewing machine, overlock machine, controlling, duck machine and finally the finishing process (ironing and packing). And when there are complaints from consumers, the convection party always provides solutions.

REFERENCES

- Afdawaiza, 'Terbentuknya Akad Dalam Hukum Perjanjian Islam', *Almawarid*, 18 (2018), 183
- Anita, Dewy, 'Urgensi Akad Dalam Transaksi Bisnis Islam', *Madani Syariah*, 2 (2019), 79
- Arista, Gita Riana, 'Analisis Usaha - Usaha Penjualan Produk Konveksi (Kasus Pedagang Pasar Plaza Sukaramai Di Pekanbaru)', 1
- Azwir, Muhammad, 'Tinjauan Hukum Islam Terhadap Implementasi Aqad Pesanan Barang Di Konveksi Kota Banda Aceh (Analisis Terhadap UU No. 8 Tahun 1999 Tentang Perlindungan Konsumen)' (UIN Ar-Raniry Darussalam Banda Aceh, 2018)
- Billah, Mohd Ma'sum, *Islaic Financial Product Principles, Instruments and Structures* (Jeddah: Islamic Financial Products, 2019)
- Farhat, Juanda, 'Akad Jual Beli Istishna' Dengan Sistem Pembayaran Cicilan (Studi Perbandingan Hanafiyah Dan Dewan Syariah Nasional)' (UIN Ar-Raniry Darussalam Banda Aceh, 2016)
- Febriyanti, Nafiatur, 'Pengaruh Pembiayaan Mudharabah, Istishna Dan Ijarah Terhadap Laba Bank Syariah Mandiri Periode 2016-2018' (UIN Raden Intan Lampung, 2019)
- Haisyi, Noorwahidah, 'Analisis Terhadap Dalil Hukum Dalam Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia Nomor 6 Tahun 2000 Tentang Istishna', *At-Taradbi: Jurnal Studi Ekonomi*, 11.1 (2019), 26
- Lindhawati, Erny, 'Pengelolaan Usaha Konveksi Di Kecamatan Wedi Kabupaten Klaten' (Universitas Negeri Yogyakarta, 2018)
- Lisa, 'Pelaksanaan Jual Beli Istishna' Terhadap Pemesanan Teralis (Studi Kasus Pada Bengkel Las Di Kecamatan Baitussalam Kabupaten Aceh Besar)' (UIN Ar-Raniry Bnda Aceh, 2019)
- Maulidha, Erina, and Asrul Aminulloh, *Perekayasaan Akuntansi Istishna' Pada Produk Pembiayaan Apartemen*, *Jurnal Akuntansi Dan Keuangan Islam* (Depok)
- Murdiyanto, Eko, *Metode Penelitian Kualitatif (Teori Dan Aplikasi Disertai Contoh Proposal)*, 1st edn (Yogyakarta: Lembaga Penelitian dan Pengabdian Pada Masyarakat UPN "Veteran" Yogyakarta Press, 2020)

Muzzaky, Mughni, 'Analisis Hukum Islam Terhadap Praktik Akad Istishna' (Studi Kasus Di Hawe Mebel Desa Kutayu, Kecamatan Tonjong, Kabupaten Brebes)' (Universitas Muhammadiyah Surakarta, 2019)

Nasruddin, Muhammad Fariz, Universitas Islam, Negeri Sunan, Ampel Surabaya, Jurusan Hukum, Perdata Islam, and others, 'Analisis Hukum Islam Dan Undang-Undang Nomor 8 Tahun 1999 Terhadap Praktik Jual Beli Kue Di Umkm Desa Kalitengah Kecamatan Tanggulangin', 2021

Pendidikan, Dosen, '13 Pengertian Aplikasi Menurut Para Ahli', 19 September, 2021

Pudjihardjo, M., and Nur Faizin Muhith, *Fikih Muamalah Ekonomi Syariah*, 1st edn (Malang: UB Press, 2019)

Rahmaddani, Nora Alfi, 'Tinjauan Hukum Islam Terhadap Pemesanan Sketsa Dan Karikatur Manusia Di Wilayah Madiun' (Iain Ponorogo, 2020)

Ramli, Muh, 'No Title' (UIN Alauddin Makassar, 2017)

Seto, Ario, 'Beyond Consumption: Value Transformation and the Affordance of Political Islam in Indonesia', *Contemporary Islam*, 2020, 13

Surdam, David George, *Business Ethics from Antiquity to the 19th Century An Economist's View* (Cedar Falls: Palgrave Macmillan, 2020)

Syu'aibi, Moh. Mukhsinin, and Ifdlolul Maghfur, 'Implementasi Jual Beli Akad Istishna' Dikonveksi Duta Collection's Yayasan Darut Taqwa Sengonagung', *Jurnal Ekonomi Islam*, 11.1 (2019), 140

Wahab, Muhammad Abdul, *Teori Akad Dalam Fiqih Muamalah*, ed. by Faqih, 1st edn (Jakarta Selatan: Rumah Fiqih Publishing, 2019)

Widyanti, Astri, M Abdurrahman, Panji Adam, and Agus Putra, 'Tinjauan Fikih Muamalah Terhadap Praktik Jual Beli Istishna ' Pada The Overview of Fiqh Muamalat Regarding Istishna ' Sale and Purchase on Fishing Boat Production Business in Pagirikan , Indramayu', 776–83