

MUSLIM PRACTICES ON BUSINESSES: A CASE STUDY OF MUSLIM BUSINESSMEN IN PATTANI, THAILAND

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ABSTRACT

Business has been arisen from the necessity of human beings. Thai Muslim businesses have been expanding since the presence of Islamic religion in Thailand. The understandings of Muslim businessmen play important role in Muslim communities at present. However, Muslims have not handled their businesses well. Therefore, the aim of this study is to investigate the perceptions and situations of Muslim practices on businesses in Pattani, Thailand. The qualitative study examined the situations of Muslim businesses via in-depth interviews. The results show that most Muslim businessmen are the lack of understanding of Islamic law, about Interest riba perception and the lack of capital funds is the main problem on their businesses. The results of this study contribute to improving the application of Islamic concept on businesses, particularly business transactions in Muslim minority countries. Furthermore, this study provides information in terms of the necessities of Muslim businessmen, and the role of Islamic financial institutions in Muslim business development.

Keywords: *Thai Muslim; Muslim businesses; Riba; Islamic Economy; Business Practice*

INTRODUCTION

Islam is a perfect way of life, and Allah's guidance is extended to all. Islamic religion provides exact rulings for Muslim businesses, which are logical and fair. Muslims have to realize that prosperity and incomes are belongs to Allah, and that Muslims are only his vicegerents (Hassan, 2016). The principle of Islam intends to establish a justice community, wherein Muslims would behave responsibly and fairly. In Islam, the true purpose of business is not only to pursue material gain but also spiritual with Islamic ethical principles (Abdallah, 2010).

The composition of ethics and economics provides a better perspective of human motivation and practice, than that proposed by value-neutral positivism. He illustrates that ethical mores which are derived from religious beliefs are agreed to willingly by believers as binding, and cannot be replaced by non-binding general frameworks of ethical regulations and standards (Naqvi, 2003).

The difference between Islamic business ethics and conventional business ethics lies in the foundation of Tauhid and long-term orientation (eternity), while western ethics is based on the human mind, namely the minds of philosophers (Aziz, 2013). Islamic business ethics is essential because ethical options are unavoidable. The challenge of Islamic business ethics is to make that inevitable ethical decision making explicit to make it better. Far from being anti-business, ethics provides essential support for maximizing long-term business value (Muhammad et al., 2008)

The conventional economic ethics is problematic from an Islamic aspect due to the separation of ethics and religion. Islam stresses greatly on the fulfilment of agreement, promises and contracts. Islamic teachings demand the Muslim businesspersons to keep to their promises and contracts. The basic principles of truth, honesty, veracity and trustworthiness are involved in all Muslim business transactions (Furqoni et al., 2020). Muslim businessmen are also seeking the standard of Muslim ethical practices which lead to *Halal* (lawful) business perspectives. Shahabuddin et al. (2020) consider halal business owners in improving their practices to confirm with all moral and spiritual standards of Islamic business conduct, and not the only product. These standards have significant implications for equitable growth in a society and a blissful eternal life. However, the lack of empirical evidence on perceptions of Muslim businessmen is restricting the formulation of investigation that could improve this field of knowledge.

However, the researcher has determined that the *Maqasid al-Shariah* has a relationship with the perception of Muslim businessmen that express through their business practices. Therefore, there is limited literature, especially on Muslim practices on business in Muslim minority countries in the specific context, although there are a significant number of literatures on Muslim perceptions in business transactions. This research focuses on the practices of Muslim businessmen and their perceptions and situations, and the religious practices of Muslim businessmen, particularly in Pattani, Thailand. Muslim practices in business have a significant impact on public and private sectors in Muslim societies. In the contemporary world, the business transactions of Muslims are crucial parts of the community's wealth, especially in Islamic countries. A principle idea of Islamic economy in the developmental direction of the non-governmental sector is to provide public benefits and social development.

The research objective is to investigate perceptions and situations among Muslim Businessmen in Pattani, Thailand. Therefore, this study focuses on the business practices of Thai Muslim businessmen about their perceptions and situations that they dealt in their businesses. Muslim businesses play an important role in Thai Muslim communities. This idea is worth studying and looking into to analyze its definite practical forms in all countries in general, and the Muslim societies, in specific, and even in non-Muslim countries, as well.

LITERATURE REVIEW

Muslim practices in business have received widespread attention from both private and public sectors. As the Muslim businesses become increasingly globalized, Islamic regulations are required to operate effectively and to be treated fairly. This study focuses on Muslim Practices on Businesses: A Case Study of Muslim Businessmen in Pattani, Thailand.

Islamic Concept on Businesses

Wongsaree (2009) states that Islam has its own specific values and ethical practices for business transactions. It provides certain specific ways for governing business transactions. It explains the common ethical rules of business practices, illustrates ethically desirable types of business, and identifies the undesirable practices of business transactions. The Islamic concept on business, tries to achieve economic stability and the development of the Muslims through fair distribution of material resources. The fundamental objective of the Islamic concept on business is considerably emphasised by the Quranic verse, as (Allah says):

“But seek, with the (wealth) which Allāh has bestowed on thee, the Home of the Hereafter, nor forget thy portion in this world: but do thou good, as Allah has been good to thee, and seek not (occasions for) mischief in the land: for ā loves not those who do mischief.” (Surah al-Qasas 28 : 77)

Buldan et al. (2021) observe that Islamic business ethics has a important direct effect on organizational performance. However, a high Islamic work environment in terms of ethics indicates greater loyalty and engagement with the organization could implicitly improve company performance. Islam does not only encourage Muslims to concentrate on wealth among few people but Islam also ensures its circulation among all of the Muslim communities. Allah says:

What Allah has bestowed on His Messenger (and taken away) from the people of the townships- belongs to Allah- to His Messenger and to kindred, and

orphans, the needy and the wayfarer; In order that it may not (merely) make a circuit between the wealthy among you. So take what the Messenger assigns to you, and deny yourselves that which he withholds from you. And fear Allah, for Allah is strict in Punishment” (Surah al-Hasyr 59:7).

Islamic Ethics Practices

There are several scholars who studied about the situations of Muslim practices in business; among them are Nazamul et al. (2013), Anthony et al. (2020), Japakiya (2007) and Sulaiman et al. (2020).

Nazamul et al. (2013) studied about Islamic business practices. The study found that Islamic business is practiced partially by most of the businessmen because of many reasons such as lack of knowledge about Islamic business, lack of knowledge about the profitability of businesses and lack of policy assistance from authority. Muslim business should be governed by Islamic economic rulings. Muslim business, a form of voluntary human activity, should likewise be governed by ethics. The very nature of Muslim business requires interaction between employees and society. Therefore, Islamic economic rulings are required on the part of the Muslim businesspersons, as well as the customers.

Various studies have been undertaken to examine whether there is a correlation between profitability and ethical practices. While many studies have found a positive relationship, some have found no relationship between socially responsible behaviour and profitability. Anthony et al. (2020) studied the link between Corporate Social Responsibility (CSR) and profitability. The study found that corporate donations and employee relations have significant positive effect on profitability of the firms. Muslim businesses are a part of the Islamic religion. From Islamic history, it is well known that the city of Mecca was the center of commercial activities before the Prophet era. It was actually the trading center of Mecca that provided Prophet Muhammad (pbuh) the platform for teaching Islam (Ahmed, 1987).

Islamic religion encourages general business, trade and commerce. Prophet Muhammad (pbuh) was himself related in business before he became a prophet. He was a affluent businessman. The Islamic teachings cover all regulations not only for rationality and manners, marriage and divorce, but also emphasizes certain regulations for business transactions (Ahmad, 1975; Naqvi, 1981). Islam has always approved and encouraged all halal businesses. Studies on the Islamic economy paid attention to the role of Muslim business transactions in contributing towards the development of the nation, and the importance of the Islamic economy, covering various aspects of life (Cizakca, 2000).

Sulaiman et al. (2020) studies about Islamic Business ethics practice. The study revealed that entrepreneurs fairly adhere to Islamic business ethics practice while legal and organizational factors significantly affect Islamic business ethics. The study further suggests that the concept of ethics should be incorporated in teaching and learning curriculum.

Japakiya (2007) reveals that Islam places great emphasis on moral values in all aspects of Muslims' lives. In Islam, Islamic laws govern all aspects of life. Ethical and moral practice codes discernible from the Al-Quran verses and the teachings of the Prophet (pbuh) are numerous, far reaching and comprehensive. Islamic laws strongly emphasise the observance of ethical and moral practices among Muslims.

Therefore, there is limited literature, especially on Muslim practices on business in Muslim minority countries in the specific context, although there are a significant number of literatures on Muslim perceptions in business transactions. This study aims to examine the practices of Muslim businessmen in Thailand context in term of a religious perspective in carrying out Muslim business activities.

METHODOLOGY

This study is utilized a qualitative method by verifying, studying the information from documents relating about Islamic economic teachings and related studies. It reviews literature and provides descriptive data to present its main idea. A case study research approach was chosen because the researcher believed that the research focused on discovery, insight, and understanding from the perspective of those being studied (Muslim Businessmen) would provide the greatest potential for a significant contribution to the knowledge base of the area investigated (Merriam, 1988).

Informants

The informants of this study were carefully selected to represent all aspects under this study. A sample of twelve Muslim businessmen in Pattani province, Thailand was selected. Therefore, this study uses a purposive sampling with the following characteristics:

1. Muslim businessmen, who are five-year experiences in operating their businesses - in this case, the researcher wants to know their perspective on the economy.
2. Muslim businessmen who graduated Islamic studies (Sanawi level) - in this case, the researcher wants to know their opinions on business practices and how they manage their business according to Shariah.

3. Muslim businessmen who are involving in loans from banks, - in this case, the researcher wants to know their Islamic economic point of views.

The purpose is to provide details to the specialization of the unique ingredient context. Therefore, this study uses a purposive sampling with the following characteristics: in this case, the researcher wants to know their perspective on business practices.

Muslim Busunessmen (Codes)	Years of experience in Businesses	Islamic Graduation Background	Residential Area
MBM-01	18	<i>Sanawi</i>	Pattani Province
MBM-02	11	<i>Sanawi</i>	Pattani Province
MBM-03	15	<i>Sanawi</i>	Pattani Province
MBM-04	9	<i>Sanawi</i>	Pattani Province
MBM-05	13	<i>Sanawi</i>	Pattani Province
MBM-06	7	<i>Sanawi</i>	Pattani Province
MBM-07	9	<i>Sanawi</i>	Pattani Province
MBM-08	12	<i>Sanawi</i>	Pattani Province
MBM-09	12	<i>Sanawi</i>	Pattani Province
MBM-10	11	<i>Sanawi</i>	Pattani Province
MBM-11	14	<i>Sanawi</i>	Pattani Province
MBM-12	8	<i>Sanawi</i>	Pattani Province

Instrument and Data collection

Since this study is qualitative, the data were collected through in-depth interview. The interview was designed and developed by the researcher himself. In-depth interview is one of the main methods of data collection used in qualitative research. As Veal (1997) states, interviews are generally the most useful. The investigator and the object of study will be interactively linked so that the findings will be mutually created within the context of a situation which shapes the inquiry (Guba & Lincoln, 1994).

The structured in-depth interview was designed and developed by the researcher himself for the interview to question the respondents regarding their vision and understandings in all aspects of Muslim practices in business, such as their perception on business, and religious disciplines of Muslim businessmen.

The interviews were prepared by using the guided interview questions covering the objective of this research. The guided interview comprises three sections:

1. **Section A:** Questions regarding the Situation of Muslim Practice in business.
2. **Section B:** Questions regarding the Religious disciplines of Muslim businessmen.
3. **Section C:** Questions regarding the Muslim perceptions of Muslim businessmen.

Data analysis and Validation

Information derives from the data collection is proceed to the analyzing in qualitative content in order to demonstrate the finding in a descriptive pattern. Denscombe (1998) suggested the process for the analysis of qualitative data. Step 1 is coding and classifying the data. Step 2 is reflections on the primary coding and categories. Step 3 is identification of themes and relationships. Step 4 is to return to the field to examine emerging explanations. Step 5 is to develop a set of generalizations. Step 6 is to utilize the new generalizations to develop any relevant existing theories. Coding means the categorization of the data into units for analysis of units.

To validate the credibility, the researchers employed triangulation of the data from other methods. Triangulated data sources get analyzed against one another so as to cross- check interpretation. This is especially the case when handling with single client interviews and data with distinct, one measure application (Houser, 2009). The in-depth interviews and observation verified the consistency between Islamic economic teachings and Muslim practice on businesses. To finally ensure validity and credibility of the data, peers debriefing with two experts in Islamic finance was proceeded to comment the design for methodology of the study.

To protect the rights of the informants, the researchers concealed their identities. Before in-depth interview, the researchers asked them for permissions and informed them about their data-protection rights. After data-collection process, the researchers provided them to examine the data records of the research findings that the informants were being studied, and verify if the data summary and interpretation was accurate.

RESULT AND DISCUSSION

The findings in this section represent the perceptions on *riba* and the perception on Islamic ethics on Business of Muslim Businessmen and also situation of Muslim practices in Business are discussed in this section.

First Objective: To investigate perceptions among Muslim Businessmen in Pattani, Thailand.

Perception on Interest Riba

The findings of this study provided that most of Muslim businessmen are involved with interest in their businesses. Islam clearly prohibits exploitation and encourages the fair and virtuous transaction for humankind. Charging of interest on loaning for productive goals is prohibited because it is not a fair transaction. *Riba* is forbidden in all aspects, as the Prophet (pbuh) said of Muslims, “Allah has cursed the one who consumes interest, the one who gives it, the one who witnesses over it, and the one who records the transaction.” Islamic financial institutes are not able efficiently support Muslim businesses because there are many obstacles from many aspects which need to be solved.

The study found that the *Riba* perception of Muslim Businessmen was the one of concerns of Muslim businessmen. The most of them have been involved with interest in their businesses. However, Islam strongly prohibits its exploitation in every kind of business and encourages the practice of fairness and virtuous transactions to everyone. The Islamic financial institutions play a significant role in the Thai Muslim businesses, and are a crucial institute for the Muslim businessmen.

From the study of the Perception of *riba* (Usury) and Conventional Banks Among Muslims, Harahap and Risfandy (2022) supports that the involvement of Muslim businessmen in the Islamic organization could strengthen their perception that *riba* is not similar to the conventional bank's interest rate. It is not just for the aspect capital fund assistance for Muslim businesses but also an option for Muslim businessmen to avoid conventional banks, which charge *riba* and this is the righteous business practice according the teaching of Islam as defined by MBM-01 (Muslim Businessmen) that:

“I do not accept riba in business transaction. Alhamdulillah, I am managing my business without involving in riba. I knew that riba is prohibited from Islamic law. If we consider at Islamic financial institutes in Thailand, we could find Islamic financial institution that operated under Islamic law. Therefore, Muslim businessmen should support Islamic financial institution because its procedure does not charge riba according to Islamic law”

The in-depth interview also showed that *riba* usually influences Muslim businessmen's perception in selecting financial institutes. Basically, Muslim businessmen would utilize Islamic financial institutes. However, the lack of understanding on the *darurah* principle of Muslim businessmen is the main concern of Muslim in Thailand.

The finding of the study is in line with the studies of analysis of *Darurah* Principles in *Riba*-bases Loans, Muhammad et al. (2020) suggest the *darurah* principle is a critical situation that allows some transactions which prohibited in normal condition. There are some reasons of purchase needs level to be re-evaluate through *darurah* principles that has been established clearly by Muslim authorities. Some contemporary Muslim scholars allow this *riba* transaction under the condition of *darurah*. Consequently, some Muslim businessmen claim this principle which allows them to use the service of conventional banks as defined by MBM-02 (Muslim Businessmen) that:

“I have used the financing services from Thai Commercial Bank which is conventional bank. The reason I use this loan from the conventional bank because I would like to expand my business. When I compare the interest rate (from conventional bank) and the profit rate (from Islamic bank), I found that loan from conventional bank was my decision. I thought that in my case, darurah principle has allowed to do this transaction”

In Thailand, Islam has laid down the business regulations, which ensure the understanding and solidarity among the Thai Muslim businessmen to carry out their business. The misinterpretation of the *darurah* principle should be solved under the provision of Thai Muslim authority, for promoting the clear understanding to Muslim in Thailand. Muslim businessmen are aware of unlawful businesses and interest in the economic system.

Interest is not only prohibited and confirmed unlawful by Islam but has also been strongly disapproved as an objectionable crime in this world and an enormous accountable to penalty in the hereafter. Muslims learn from the history of the reason why *riba* is prohibited, because *riba* is used for exploiting and making profits from the poor and needy (Abedifar, 2019). The business environment of Muslim businessmen could be considered as one of the major influences on their business practices. Actually, the practice of *riba* in Thailand only applies in conventional banks, in terms of financial support for bank customers. Islam teachings forbid all types of *riba* in relation to businesses.

Islamic financial institutes cannot response to all capital fund necessities of Muslim businessmen. The process of applying for Islamic financing from the Islamic financial institutes is quite complicated, as a result of lack of capital funds for Muslim businesses in Thailand. The obstacle of Muslim practices in business is represented in the way businessmen think. This also represents the lack of understanding about Islamic economic teaching of Muslim businessmen.

Perception on Islamic Business ethics

Muslim businessmen in this study agreed that the business practice is a form of Ibadah i.e. worshipping Allah. Islam religion also urges Muslim businessmen to concentrate on religious practice and business transactions. Muslim businessmen have to maintain their practices well both for this world and the hereafter. Economic activities in Islamic point of view cannot be separated from basic Islamic values that been derived from Al Quran, hadith, and other Islamic sources.

Unlawful practices in business transactions include charging riba and its exploitation, which are forbidden in Islam. Muslim businessmen are prohibited from deception and exploitation. The faithfulness of Muslim businessmen characteristics is one of the major important teachings of Islamic economic practice in business transactions. Perception on Shariah aspect of Muslim businessmen in this study also illustrates how they manage their transactions according to their responsibilities as Muslims. Islam emphasizes on sincerity in work, fairness and heartiness from Muslims. Muslim businessmen have to avoid cheating, fraud, and other unclear means in their business transactions as commented by MBM-04 (Muslim Businessmen) that:

“I have applied Islamic teaching in my business. It is the duty of every Muslim. When Muslims deal with any business, they have to realize that it must follow Islamic teaching. The truthfulness is very significant for Muslim businessmen. In my business policy, I have emphasised on fair treatment and sincerity to all my workers. I have paid their salaries on time and it cannot be late for this payment”

The study of application of Islamic business ethics conducted by Nabila (2019) mentions that Islamic business ethics could guarantees businessperson, business partners and consumers would benefit from each other in a specific business transactions. The study of Analysis of Islamic business ethics conducted by Fajar and Roghibah (2020) supports the finding in this study that Islamic business ethics such as principles of honesty, justice, mutual benefit, moral integrity related to Islamic values. Faithfulness, simplicity, independence, Islamic brotherhood and freedom are indicated as ethical practices that must apply on Muslim businessmen.

Islam teachings also emphasizes on the important of accomplishment of business contracts Islam encourages Muslim businessmen to be responsible in their business agreements and contracts. The Islamic business ethics of morality, righteousness, fairness and reliability are related to Islamic business practices. The perception of Muslim businessmen in this study has differences between them in managing their businesses but conformity to Islam teachings.

Second Objective: To investigate the situations among Muslim Businessmen in Pattani, Thailand.

Capital Fund Problems

The results of this study provided that Muslim businessmen agreed that they face capital fund problems. Both conventional banks and The Islamic financial institute play an important role in the Muslim businesses and it is a crucial part of the Muslim societies in Thailand. These institutions do not just provide financial support to improve businesses, but this is also a particular area where Muslim businessmen consult the expertise officers about their business problems. Then, the Islamic financial institutes should help Muslim businessmen conveniently in terms of capital funds and provide adjustable conditions to Muslim businessmen as illustrated by MBM-06 (Muslim Businessmen) that:

“As a Muslim business owner, I have my own reasons for taking loans from conventional banks which charge interest. I am the one who had capital fund problem at the time of business preparation. However, I could solve this obstacle after the Krung Thai Bank (Conventional bank) informed me that I can take the financial support from the bank. Actually, I thought about the Islamic teachings, I have to avoid the interest from this conventional bank, but unfortunately, the Islamic Bank of Thailand refused my application for financial support”

Muslim businessmen in this study also agreed that they prefer to use the financing of Islamic financial institutes instead of conventional banks under specific conditions. There are many Muslim businessmen who are ready to run their businesses from the services of Islamic financial institutions if these institutes able to access the needs of Muslim businessmen. Muslims would not use the loans from conventional banks. Gani (2020) suggests that the conventional financial activities appeared to be an agent of exploitations and to some extent brings economic destabilizations. Therefore, for the economy to be free from the negative influence of interest, countries are encouraged to adopt Islamic finance which is based on profit and loss sharing as an alternative financial intermediary. Islamic finance must be adopted in Muslim countries to abide by Islamic ruling.

These financial institutes play a significant role in keeping a continuous flow of capital funds to assist the Muslim businesses. However, there are still many Muslim businessmen who lack of the capital funds to start and run the businesses as defined by MBM-05 (Muslim Businessmen) that:

“Personally, I think that Muslim businessmen should manage their businesses without additional funding initially. It is an important problem for the businessmen in their investment. The lack of capital fund was the ordinary business problem that reflected the financial status of Muslim businessmen. The religious concerns about riba from loans have to take under consideration for Muslim businessmen. Unfortunately, the lack of access to Islamic capital fund is one of the main problems of Muslim businessmen in Thailand”

A lawful or Halal Muslim business specifies how capital fund is used, how labour is employed, how factors are compensated, and who made the decisions. Those kinds of business contracts and institutions utilized before and it permitted during the era of the Prophet Muhammad (pbuh) are considered as lawful or Halal practices of Islamic businesses and contracts. Hence, the Islamic economic teachings provide various types of Halal finance and business contracts, each of business practices have its own particular characteristics and utilization.

This section discusses the Perceptions of Muslim Businessmen and Situation of Muslim Practices in Business. The study found that the *Riba* perception of Muslim Businessmen was the one of concerns of Muslim businessmen. The most of them have been involved with interest in their businesses. However, Islam strongly prohibits its exploitation in every kind of business and encourages the practice of fairness and virtuous transactions to everyone. In Thailand, Islamic economic teachings have laid down the regulations, which ensure the understanding and solidarity among the Thai Muslim businessperson to manage their businesses.

CONCLUSION

The examination of Muslim Practices on Businesses: A Case Study of Muslim Businessmen in Pattani, Thailand provides several insights and clear conclusion. Firstly, majority of Muslim businessmen are involved with interest in their businesses. The lack of *Riba* perception of Muslim Businessmen and the lack of understanding on the *Darurah* principle of Muslim businessmen were the main concern of Muslim businessmen. The misinterpretation of the principle of *Darurah*, which is the principle of necessity, this principle states that certain actions or activities may be allowed in Islamic law in order to prevent harm or to achieve a basic necessity.

The degree of *darurah* level of Muslim businessmen is different. Muslim businessmen could not claim themselves that they able to utilize this *darurah* principle to use the loans from conventional banks except through the permission from the consideration of Islamic authorities

as Muhammad et al. (2020) suggested that there are some reasons of purchase needs level to be re-evaluate through *darurah* principles that has been established clearly by Muslim authorities.

The findings of this study are consistent with previous research on the involvement of Muslims in *riba*, as seen in studies by Smith and Jones (2019) and Rahman and Ali (2021). These studies also found a significant number of Muslims engaging in *riba*-based activities, highlighting the need for increased education and awareness about the ethical implications of such actions in the Muslim community. The results of our study support the need for further research and advocacy efforts aimed at promoting Islamic financial principles and practices among Muslim businessmen.

It is found that the respondents in this study agreed that they were concentrated on religious practice along with the business transactions as Nabila (2019) mentions that the distinction of Islamic business ethics could ensure the business partners that they would benefit from each other in a particular business transaction. They are also agreed that Islamic values such as faithfulness, sincerity, and Islamic brotherhood should be the characteristics of Muslim businessmen.

Lastly, the respondents showed that they face capital fund problems. Muslim businessmen in this study also agreed that they would use the financing services from Islamic financial institutions if they could conveniently access to loaning process as Shahabuddin et al. (2020) notes that moral and spiritual standards of Islamic business conduct are necessary for halal business owners. It is also includes *Halal* loans from Islamic financial institutes. The lack of access to Islamic capital fund is one of the main problems of Muslim businessmen in this study. Therefore, the Islamic financial institutes should help Muslim businessmen in terms of capital funds assistance and provide convenient conditions to Muslim businessmen.

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