

**OBSERVATION OF ISLAMIC BUSINESS ETHICS ON THE MANAGEMENT POLICY OF BOARDING HOUSE RENT DURING THE COVID-19 PANDEMIC IN UNIVERSITAS MUHAMMADIYAH SURAKARTA (UMS)**

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**ABSTRACT**

This study aims to find out how the policies carried out by mu'jir in managing the boarding house rental business, during the Covid-19 pandemic. As well as whether the policy reflects Islamic business ethics. The type of research used is field research located in the UMS environment. Data collection methods include interviews, observation, and documentation, as well as the data analysis technique used is Descriptive-Qualitative. Based on the research results, it can be seen that several boarding houses implemented new policies during the pandemic. The policy is in the form of relief in boarding fees ranging from IDR 500,000-IDR 1,500,000 or even 50% of the rental price for musta'jirs who are still on a 1-year rental contract, no maturity, reduced rental rates for prospective musta'jirs, serving rental for a period of one month. The policy reflects the principles of Islamic business ethics, namely monotheism, freedom, kindness, responsibility and fairness. . It is hoped that in running a business, mu'jir is not only oriented to profit alone and it is also hoped that musta'jir whether they get boarding house rental fee relief or not. Be responsible for maintaining and utilizing well-occupied boarding houses

**Keywords:** *Islamic Business Ethics, Leasing, Ijarah, boarding house*

**INTRODUCTION**

Business is an activity that is very important and often carried out in people's lives to meet economic needs (Ambarwati, 2013). In Islam business is not only material but also immaterial (Ambarwati, 2013), evil, corruption and injustice. This is what causes business activities in Islam to be different from business management which is only based on profit oriented (Syahputra, 2019). The Islamic view of business ethics is that there is a conception of the relationship between humans and humans and their environment, as well as the relationship between humans and their God (Ghufroon, 2017). According to Harun (2017) in his book Fiqh Muamalah that Ijarah or leasing is a muamalah activity that is often carried out by the community to meet his needs. Such as renting, one of which is in the form of renting boarding houses, hotel services, shops, vehicles, and others (Harun 2017). Implementing business according to Sharia is not only beneficial in the

afterlife, but Islamic principles are also in line with modern business ethics where Islam recommends doing business with due regard to the environment and not harming either party by acting fraudulently or unfairly (Alam, A., et al 2022).

Is the journal result of previous research by Muhammad Haidar Ali, in his research entitled Application of Business Ethics and Management Strategy During the Covid-19 Pandemic for MSMEs. The update of this journal discusses the application of Islamic business ethics in boarding house management policies during a pandemic.

## **LITERATURE REVIEW**

One form of human activity in muamalah is ijarah (rental or leasing) (Rosyadi, I., et al 2022). The legal basis for the implementation of the ijarah contract in Islam is based on the law, which is sourced from the Qur'an, hadith, ijma. Some of these legal bases are; Qs. Al Thalaq verse 6 Meaning; "then when they have weaned your (children), then give them their ujah (wages). then Rasulullah Saw forbade us to do this and ordered us to pay him gold or silver money" (Hilal, 2013). Rights and Obligations of the Parties, in the ijarah contract agreement, there are rights and obligations of the parties (Kurniawan, 2018), namely as follows; Mu'jir (renting) parties, provide goods or services to be rented out. Meanwhile, the musta'jir (tenant) pays the rental price as mutually agreed.

Cancellation and Expiration of Ijarah in an ijarah contract, one party can have fasakh rights. Things that can require fasakh (cancel) (Jazil, 2014), namely; Disgraceful occurrence of the rented object when it was in the hands of the tenant or old disgrace to it, Damage to the rented object, Damage to the ma'jur alaih (goods that were hired), Already the fulfillment of the benefits of the contracted object or the end of the work / the end of the specified period. Unless there is an old age that can prevent fasakh (Jazil, 2014).

## **METHODOLOGY**

The type of research used is field research using a descriptive qualitative approach. Qualitative research can generally be used for research that discusses community life, history, behavior, organizational functionalization, social activities and others (Rahmad, 2009). Qualitative research produces descriptive data that is presented in written or spoken form from the behavior of the people observed (IGunawan2022). The location of this research was carried out in the area around the UMS environment, precisely in the city of Surakarta. The reason for this research was conducted because one of the impacts of the Covid-19 pandemic was on the economic and education sectors.

Where the income of the people who live around the UMS campus has also decreased. This is due to the policies implemented in the education system such as e-learning. So that some students prefer to return home and conduct lectures at home. However, some students are still bound by boarding house rental contracts. Based on temporary observations regarding this matter, some boarding house managers provide relief for boarding house payments, although not all boarding house owners apply this. Meanwhile, boarding house owners themselves rent boarding houses as a permanent means of livelihood in meeting their needs. Therefore the researcher chose a location close to the campus area which is still inhabited or still in *ijarah* contact but not occupied by some *musta'jirs*.

In this study, the research took a sample of 18 *mu'jir* informants who had boarding houses around the UMS environment, such as the Gonilan Nilasari area, Menco, Banaran Pabelan, and its surroundings. As for the *musta'jir*, there are 5 tenants out of the 18 boarding houses, because there are differences in the rental prices, the author divides the boarding houses into three types of boarding house rental prices, namely the middle to lower type with a rental price of Rp. 2,000,000-Rp. 3,600. 000 per year, standard type with rental prices above Rp. 3,600,000-Rp. 6,000,000 per year, and middle and upper types with rental prices above Rp. 6,000,000-Rp. 10,000,000 million per year. Data sources in this study are divided into primary sources, namely data obtained from the results of conducting interviews from a number of *mu'jir*. and secondary data, namely data obtained from existing sources. These data can be obtained from books, journals, articles and photographs. Data validity checking techniques, data validation in this study was carried out using source triangulation techniques. Where triangulation can assist researchers in collecting data from several sources.

## **RESULT AND DISCUSSION**

In this study, the informants were the owners of boarding houses or *mu'jir* and *musta'jir*. There were 18 *mu'jir* informants who had boarding houses around the UMS environment, such as the Gonilan Nilasari, Menco, Banaran Pabelan and surrounding areas. As for *musta'jir*, there are 5 tenants from the 18 boarding houses. The *Mu'jir* are Mrs. Yani (Wisma Putri Sekar), Mrs. Retno (Taska 4), Mr. Joko (Cendrawasih), Mr. Heru (Princess Muslimah), Mrs. Mira (Gamersi 2), Mrs. Bayan (Banaran), Mrs. Herra Hastuti (daughter Zaida), Mrs. Sri (Gisella), Mrs. Wendy (Azalea), Mr. Linggo (Griya Muslim Cendana), Mr. Slamet (Wisma Putri Serasi VII), Mr. Kardino (Wisma Putri Serasi 1), Mr. Habib (Princess zahra), Mr. Febri (Nevada), Mrs. Ninik (Bavenda), Mrs. Utri (daughter of Cipruz), Mrs. Tutik Innawati (Dieva daughter 01), Mr. Dedi Prihanto Wibowo (Griya Gazia). While the 5 *musta'jirs* who were interviewed were Sinta, Alfiana, Desi, Nafa, and Nurul.

From the results of the research that has been done, there are various boarding house rental prices set by mu'jir. The rental price will of course also have differences for the facilities that will be obtained by prospective boarding house residents. So that the samples taken in this study the researchers classify the types of boarding houses into three types of boarding house rental prices, namely the middle to lower type with a rental price of Rp. 2,000,000-Rp. 3,600,000 per year, standard type with rental prices above Rp. 3,600,000-Rp. 6,000,000 per year, and middle and upper types with rental prices above Rp. 6,000,000-Rp. 10,000,000 million per year. Based on the results of research that has been done in the field, the authors will describe the results of the research in order to answer the problems taken. The results of interviews with mu'jir or boarding house owners regarding the management of boarding houses and musta'jirs conducted either in person or online via WhatsApp.

**Boarding House Payment System**Based on the results of interviews with mu'jirs, the ijarah boarding house contract with musta'jir is carried out verbally. Then before the contract takes place, the mu'jirs explain in advance the rights and obligations that must be carried out by the musta'jir when they are about to occupy the boarding house. Some of them, such as the musta'jir, pay the rental price according to the mutual agreement, facilities, regulations, payment system and indicate the room that will be occupied by the prospective musta'jir.

Payment of the rent starts from the down payment (DP) or down payment when the contract has been made. The DP set by the mu'jirs also varies, starting from IDR 100,000, IDR. 300,000 to Rp. 500,000, Rp. 1,000,000, half of the rent for the boarding house or whatever money the musta'jir has. Payment of the amount of rent can usually be paid two to three times. The mu'jirs also explained that the rental price included all facilities, but there were also several mu'jirs who explained that the price did not include electricity, water and wifi. Payments for electricity and wifi can be paid in the following month after one month of use.

After the musta'jir candidate has agreed and agreed to these matters, after submitting the specified DP, the mu'jir will also hand over the key to the boarding house which will later be occupied by the musta'jir. In the standard type of boarding house, Putri Zaida's boarding house after the contract between mu'jir and musta'jir has taken place. So the musta'jir must pay the rent in full at the beginning, so that the boarding house can be occupied after direct payment. The rental price that must be paid is 4 million, but when there are musta'jirs who will rent rooms and will be occupied in the next two months. So the musta'jir will only pay a down payment of 1 million in advance. Then the rest of the shortfall can be paid when going to occupy the

room. And after the musta'jir has rented a boarding house for one year, the musta'jir can also rent a room on a monthly basis if he wants to rent a boarding house for a month.

In the middle and upper boarding house type, after the contract is made between mu'jir and musta'jir. The mu'jirs will pay the down payment first, like in the Putri Bavenda boarding house managed by Ninik's mother. Musta'jir will pay a down payment starting from Rp. 500,000-Rp. 1,000,000 and the shortfall can be paid every 3 months or 6 months. And for other boarding houses, such as Dieva boarding houses and Griya Ghazia, musta'jirs can make payments twice, namely when the down payment is half the price of the boarding house and the shortfall can be paid immediately when they are going to occupy the boarding house.

Boarding House Management Policy During a Pandemic In 2020, Indonesia is one of the countries exposed to the Covid-19 virus. So in order to prevent the Covid-19 chain, one of the government policies includes recommendations to stay at home, Work From Home (WFH) for employees and workers, Large-Scale Social Restrictions (PSBB), and E-Learning for all students in Indonesia 5 (Siahaan, 2020). So that it has an impact on students and the community's economy. Where one of the impacts of this policy is on the boarding house business sector, especially for boarding house managers around the campus area, which has experienced a decrease in income. Because some students or overseas students prefer to return home and take part in online learning activities. So that many students leave their boarding houses. Meanwhile, on the other hand, boarding house managers who only rely on income from the boarding house rental business certainly need daily cash to meet their daily needs.

Based on the results of the interviews, the mu'jirs implemented new policies in managing their boarding houses for business continuity. However, not all boarding house owners made new policies in managing boarding houses during the pandemic. Some of the policies implemented by Mu'jir during the pandemic, such as at the Wisma Putri Sekar boarding house, where Ms. Yani provided relief for paying the boarding house rent during the pandemic. Before the pandemic, the rent for boarding houses was around Rp. 3,500,000. However, because during the pandemic, many boarding house residents preferred to return to their villages and carry out lecture activities at their respective homes. So Mrs. Yani gave a discount on the rent, namely that each musta'jir would only pay Rp. 500,000 for musta'jirs who do not occupy boarding houses. And Rp. 750,000 for students who are still living in boarding houses.

Based on the results of an interview with one of the musta'jir boarding houses at Wisma Putri Sekar, namely Sinta. Explaining that during the pandemic it was because it came from outside Java. So even though the lectures are conducted online, Sinta still lives in Solo. So while living in the boarding house during the

pandemic, Sintia had to pay around Rp. 750,000 a year, while tenants who don't live in boarding houses only pay Rp. 500,000 per year.

Similar to the previous boarding house, the owner of the Taska 4 boarding house is Retno's mother. It also provides relief for the payment of boarding houses for students who live in boarding houses. Where initially students paid rent for boarding houses for Rp. 3,600,000, so only paying an amount of Rp. 1,500,000 per year. The 1.5 million payment will take place as long as the lecture period is still online. Based on the results of an interview with Desi, one of the boarding house mustajirs, during the pandemic. He only pays rent for boarding houses in the amount of 1.5 million per year, but for wifi facilities, usually the residents of boarding houses share a fee to buy wifi. Now during the pandemic the wifi facility is no longer used, because during the pandemic many students did not stay in boarding houses.

Then the Putri Muslimah boarding house managed by Mr. Heru also established a new policy, such as initially only renting boarding houses on an annual basis. However, during the pandemic, Mr. Heru also rented out boarding houses per month, with a rental price of Rp. 250,000 per month for an outdoor bathroom and Rp. 300,000 per month for a private bathroom. As for the owner of the Gamersi 2 boarding house, Mrs. Mira, the boarding house rental price is still the same, Rp. 2,200,000. However, there is no due date for paying boarding houses by mustajirs.

In Putri Zaida's boarding house, which is classified as a standard boarding house, Herra's mother still gives a rent of 4 million. However, during the pandemic, mustajirs were not required to pay rent for boarding houses for 1 month. Wendy, as the owner of Azalea's boarding house, explained that during the pandemic, renting out boarding houses on a weekly, monthly and annual basis also included a 1 million discount. The rental price for a week is around Rp. 150,000, Rp. 400,000 per month, and Rp. 3,800,000 per year.

Meanwhile, before the pandemic, the annual rent for boarding houses was around 4.8 million. Griya Muslim Cendana boarding house managed by Pak Linggo, who previously only served annual boarding houses. However, during the pandemic, they also served rented boarding houses for a period of 6 months with a rental price of Rp. 3,250,000 and there was a discount of 1 million for boarding houses for 1 year. The boarding house for Putri Serasi VII, which was managed by Mr. Slamet during the pandemic, also provided a discount of 1 million and rented out a monthly boarding house with a rental price of 450 thousand for an outside bathroom. As well as for the bathroom inside with a rental price of 500 thousand. Meanwhile, in the boarding house for Wisma Putri SHS 1 managed by Pak Linggo, the rent for the boarding house has not changed. However, for mustajirs, they are given an extension of the payment period for renting boarding houses. Based on the results of interviews with one of the residents of Wisma Putri Serasi VII boarding house.

Alfiana explained that he had started renting a boarding house since August 2020 with a rental price of 4 million a year. Where the boarding house payment is paid directly 4 million and gets 1 month's allowance. From the statement between mu'jir and musta'jir, it can be concluded that during the pandemic, those who are just going to rent a boarding house can rent a boarding house on a monthly basis with a rental price of Rp. 450,000 outside bathroom and Rp. 500,000 ensuite bathrooms. As well as for students renting a boarding house for 1 year get a discount of 1 million.

In boarding houses belonging to the upper middle class, such as boarding houses for Putri Zahra, Putri Andaru, Cipruz and Griya Gazia. The owners of the boarding houses during the pandemic were still ongoing and lectures were still being held online. So they rent out monthly boarding houses. Griya Ghazia and Putri Andaru boarding houses set the same boarding house rental price, that is, prospective musta'jirs will pay rent of around 700 thousand per month. Mr. Febri as the owner of the Nevada boarding house also rents out boarding houses for 3 months, 6 months and 1 year at a price of around IDR 400,000-IDR 700,000 for inside and outside bathrooms. Cipruz boarding houses also rent monthly boarding houses at a price of IDR 750,000 per month. Unlike the previous boarding house, Mrs. Ninik as the owner of the Bavenda boarding house on Jalan Menco No. 98 Gonilan Kartasura. During a pandemic, musta'jirs who rent boarding houses will receive relief.

The relief is that when renting at the beginning of the year, the musta'jir will be free from boarding fees for 6 months. So that the musta'jir will only pay the rent for 6 months. In addition, Mrs. Ninik also provides boarding houses for 3 months. Based on the results of the research, in the application of the ijarah boarding house agreement between mu'jir and musta'jir in the UMS environment. In the view of Islam, the ijarah contract that has been carried out is in accordance with the legal requirements of ijarah. This can be seen from the musta'jir who knows the benefits of the object of the ijarah contract before the contract takes place, the mu'jir explains and notifies the rented item directly or through photos. Rented goods that can be used according to their use, the benefits of halal objects, ijarah objects can be handed over, used and not disabled. As the results of the interview show that in the ijarah boarding house contract between mu'jir and musta'jir it is done verbally and the key to the boarding house will be handed over by the mu'jir when the musta'jir has made a down payment or has paid off the boarding house rental payment in accordance with the mutual agreement.

Then in the management of boarding houses during the Covid-19 pandemic based on the results of research and discussions that have been carried out, by the authors regarding the policies of boarding houses managers in the UMS area. That several boarding house managers provided boarding house rental price relief to musta'jirs during the co-19 pandemic. However, not all homestay owners implement this policy.

Where for students who are still in the boarding house rental contract, even though they do not occupy a room, they will still pay the boarding house rental price in accordance with the agreement at the beginning of the agreement. Related to this, it is considered quite burdensome for some students who live in boarding houses, because their parents' income has also decreased due to the co-19 pandemic. And it's not fair with the rental price of the boarding house which remains the same, while the tenants of the boarding house cannot take full advantage of the leased object. Meanwhile, on the other hand, for boarding house owners who have also experienced a decrease in income during the pandemic, and only rely on income from the boarding house rental business. Of course, you need cash to meet your needs.

In response to this, Mu'jir implemented a new policy during the pandemic in order to continue to earn income and also for the continuity of the boarding house rental business. Some of the policies implemented by the mu'jir are by providing relief from reducing the price of renting boarding houses per year, musta'jir will not be charged rent for boarding houses for 1 month and 6 months, there is no maturity for boarding house rental payments, and mu'jir renting out boarding houses with a monthly period. The reduction in boarding house rental fees ranges from Rp. 500,000-Rp. 1,000,000 or even up to 50% of the rental price of the boarding house. The boarding house owners who implemented this policy were Wisma Putri Sekar, Taska 4, Griya Muslim Cendana, Wisma Putri Serasi, Cipruts, Putri Muslimah, Azalea. Meanwhile, boarding houses for Nevada, Putri Andaru, Griya gazia, Bavenda, Putri Zaida, Putri Muslimah, Putri zahra and Azale, who before the pandemic only rented boarding houses on an annual basis, are now also renting boarding houses on a monthly basis. Either rent a boarding house for a period of 1 month, 3 months or 6 months.

Then there are also boarding house owners who do not provide discounted rental rates, but there is no due date in rent payments, namely Mrs. Mira, the owner of the Gamersi 2 boarding house. And for boarding house owners who do not carry out new policies, namely such as Cendrawasih boarding houses, boarding houses for mothers Bayan, Gisela, Wisma Putri SHS ,Review of Islamic Business Ethics on the management of boarding houses during the Covid-19 pandemicIn the Islamic view, there is no limit to the amount of ownership, including profits, in business. However, there are limitations in obtaining and using assets, because there are halal and haram provisions. As for basically the purpose of a business is also not only to seek profit alone, but also to create brotherhood, social care, or qimah insaniyyah, qimah ruhiyyah which can draw closer to Allah SWT, for business continuity, as well as businesses that bring blessings. As some of the policies implemented by the mu'jirs during the pandemic, namely by providing relief to musta'jirs.

In the perspective of Islamic business ethics, that the mu'jir have applied the principles of Islamic business ethics such as monotheism, that is, they run a business that is intended as a worship to Allah. Mu'jir also realizes that the success he gets is the participation of other people (musta'jir). So even though his business has decreased due to natural and environmental factors there is a pandemic. Mu'jir instead provided a reduction in the boarding house rental price. By providing tolerance in boarding house rental payments for musta'jirs who experience financial difficulties in the absence of payment due dates or extending boarding house rental payments, the principle of balance and justice in Islam.

property owned not only as individual ownership. But it also has a social function as in the surah Adh Dhaariyat verse 19. Balance and justice in relation to the policies carried out by several mu'jirs, namely by providing accommodation rental fee relief, musta'jirs feel helped so that musta'jirs can still have a place to live if at any time lectures are held offline during a pandemic, boarding house rental payments can in installments. So that the decisions and policy actions taken can be mutually beneficial for both mu'jir and musta'jir. Mu'jir can still provide good service, as well as competitive prices, and musta'jir can still take advantage of the leased object. This also reflects the principle of moral integrity, namely mu'jir has an awareness of moral and social responsibility.

For the actions and decisions taken that can prioritize the common good, not just profits. The principle of freedom in the principles of business ethics, Islam indeed gives humans freedom in running their business. And basically according to fiqh scholars, that the original law of muamalah is permissible unless there is a text that prohibits it. The intended prohibition is like injustice, usury, haram, gharar and others.

As mu'jir has the freedom to run boarding houses during the pandemic. But this freedom is not absolute, mu'jir must still be accompanied by responsibility and justice. Policies implemented by mu'jir such as renting out boarding houses for months, 6 months and 1 year, providing tolerance for boarding house rental payments, there is no maturity for boarding house rental payments, and providing price discounts for musta'jirs who are still in a rental contract boarding house. The policy determination made by mu'jir is considered fair. Both for the mu'jirs themselves and the musta'jirs because the musta'jirs feel helped by the existence of this policy.

The principle of responsibility that every action carried out by humans must have a responsibility. This arises because of the principle of freedom, where all actions taken must have an element of accountability. Based on the results of policy-related interviews conducted by several mu'jir, that action is related to the principle of responsibility. Where the purpose of the action leads to something useful and useful for others. This is in line with statements from several boarding house tenants whose boarding house

owners apply this policy. As well as feeling helped by the existence of a policy carried out by mu'jir. Ihsan, namely doing good deeds that can bring benefits to others and solely for the sake of Allah. The relationship between ihsan and the policies imposed by the mu'jirs, namely, reflects the generosity of the mu'jirs. So it can be concluded that the mu'jirs apply Islamic business ethics in carrying out their business activities.

## **CONCLUSION**

The results of the study, in the application of the boarding house ijaroh contract between mu'jir and musta'jir in the UMS environment. In the view of Islam, the ijaroh contract that has been carried out is in accordance with the legal requirements of ijaroh. Review of Islamic Business Ethics on the management of boarding houses during the Covid-19 pandemic, In the Islamic view of business there is no limit to the number of ownership including profits. However, there are limitations in how to obtain and use assets, because there are halal and haram provisions. As for basically the purpose of the existence of a business is also not only to seek profit alone, but also to create brotherhood, social care, or qimah insaniyyah, qimah ruhiyyah which can draw closer to Allah SWT. In the perspective of Islamic business ethics, that mu'jir applies the principles of Islamic business ethics. Tauhid, that is, they run a business that is intended as worship to Allah. Mu'jir also realizes that the success he gets is the participation of other people (musta'jir). The principle of balance and justice in Islam means that property is owned not only as individual ownership. But it also has a social function as in the surah Adh Dhaariyat verse 19. The principle of freedom in the principles of business ethics, Islam indeed gives humans freedom in running their business. And basically according to fiqh scholars, that the original law of muamalah is permissible unless there is a text that prohibits it. The principle of responsibility that every action carried out by humans must have a responsibility. This arises because of the principle of freedom.

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