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Embedding Business Ethics in Islamic Economic Jurisprudence: A Catalyst for Sustainable Islamic Banking

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Abstract

The impact of integrating business ethics into Islamic economics systems' jurisprudence has been a major contributing factor to the continuing viability of Islamic banking institutions. This study examines the global contextual necessity for the integration of Sharia law-based ethics into the operational systems of Islamic financial institutions due to the global scrutiny of ethical banking. This research examines the extent to which Islamic banking is able to gain and/or retain enduring business credibility, resilience, and/or sustainability through the integration of business ethics. This research employs a qualitative research design through the use of doctrinal primary Islamic legal research, supplemented by a review of situational case studies, as well as, regulatory documents of select Islamic financial markets. This research reveals adherence to ethical principles of justice, transparency, social accountability, etc., while supporting the internal Sharia compliance of the institution, enhances stakeholder trust and social Sharia compliance, as well as, the institution's socioeconomic and sustainable advancement. This research asserts that the systemic incorporation of business ethics in Islamic banking systems jurisprudence is the primary underlying contributory factor for the socioeconomic advancement of Islamic banking institutions, while affording them a pronounced competitive prominence and articulating the primary underlying value proposition for Islamic economics systems' jurisprudence. This research has further continued the discourse on the impact of ethics to systems.

Keyword :
Islamic economic law, business ethics, Islamic jurisprudence, sustainable banking, Sharia governance, ethical finance

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Introduction

Islamic banking has become one of the fastest growing sectors of the banking industry worldwide because of its values of conduct, no riba, social justice, etc (Salman &

Nawaz, 2018). It is due to the increasing global demand for Sharia-compliant financial products and services that the integration of business ethics and Islamic economic jurisprudence becomes essential to sustainability and security of the stakeholders in the banking institutions of the Islamic economic system (OLAYINKA et al., 2025). This background is what gives rise to the title "Embedding Business Ethics in Islamic Economic Jurisprudence: A Catalyst for Sustainable Islamic Banking." It is aware of the fact that Islamic banking should be behaviourally compliant with Shariah besides its formal compliance, and through it 'ethicality' may be internalised into its jurisprudential foundation."Islamic banking can ensure itself as a sustainable and competitive alternative in the global financial system by infusing business ethic, could reinforce credibility, cushioning resiliency and instigating corporate responsibility.

Islamic banking and business ethics should, in principle, go hand in hand. However, the integration of business ethics in Islamic banking is often thought to be superficial or even absent (Schäublin, 2009). Inaccurate study assumptions that Islamic banks already possess the full integration of ethics in para-legal and para-financial transactions has impeded the analysis of the primary Islamic banking system. Such an oversight could be construed to render the Islamic banking system as inauthentic and/or lacks the means to be sustainable in the present economic system. This perceptual and operational chasm serves as a robust rationale for giving this book the full title of Embedding Business Ethics in Islamic Economic Jurisprudence: A Catalyst for Sustainable Islamic Banking. Its title emphasises that the unity of business ethics is not just a theoretical issue, but an urgent practical necessity. At the core is the issue of credibility for Islamic banking – in terms of Shariah compliance but also that it can remain robust and in line with modern day thinking on sustainability.

The main purpose of this study is to investigate how business ethics influence Islamic economic jurisprudence and how they affect sustainable Islamic banking practices (Hartanto et al., 2024). In particular, the research intends to:

1) Investigate the ethical business principles set forth in Islamic law;
2) Assess how effectively Islamic banks are incorporating these ethical principles in their operations;
3) Provide the Islamic banking industry with various implementation measures for ethical behavior that would result in sector sustainability. An important point in this study is that it can be an instrumental resource in closing up the gap between theory and practice by giving real-life insights to the policy makers, regulators and practitioners in Islamic finance to facilitate the creation of ethical and sustainable banking models.

The majority of academic research on Islamic banking focuses on Shariah compliance, product innovation, and governance (Alam et al., 2020). In part, some authors pinpoint the significance of morality, but hardly any provide detailed explanations of the extent to which ethical principles are translated into practice in Islamic banks. The literature on the subject acknowledges that there are times when the proclaimed ethics of the institutions differ from the actual ones and, thus, point to the necessity of stronger frameworks and sets of rules. The present paper is instrumental in bridging the gap by investigating the means of the successful incorporation of business ethics into the organization's culture in Islamic banking. Providing such, the present paper aims to overcome these shortcomings by examining how business ethics can be integrated effectively in corporate culture at the Islamic banking. Through integrating ethics into the jurisprudential (maqasid al-Shariah) approach and institutional aspects, this study attempts to show that Islamic banking can be not only consistent with the Shariah but also sustainable, creditworthy and robust in a worldwide financial environment.

The article is set up to first explain and then thoroughly analyze concepts of business ethics in Islamic economic jurisprudence. The author starts with a look at the theory and the law sources and then explains how well the morals are followed in Islamic banking through the presentation of real-life examples and case studies (Hidayatullah, 2020). The article then moves on to the assessment of how the inclusion of ethics gives rise to the sustainability and competitive advantage of Islamic banks, tackles the issues of the times, and suggests some policy proposals for the improvement of ethical compliance.The paper ends with the recap of the main points and the ideas for the further research and the implementation of the sustainable Islamic banking practices. Eventually, the paper ends with a summary of its conclusions and suggestions for future research, especially around how sustainable practices can be applied within Islamic banking. In making such a link, the research not only brings to fore the theoretical roots of business ethics in Islamic law, it also explores its implications in practice for resilient and ethically driven financial institutions.

Literature Review / Theoretical Framework

This part sets up the main conceptual and theoretical frameworks of the study by not only defining the core concepts and principles but also by citing authoritative sources such as classical Islamic jurisprudence (fiqh muʻāmalāt), contemporary legal literature, and the respected academic works. The section explains the need for terms such as "business ethics," "Islamic finance," "commercial contracts," and "regulatory frameworks" to be clearly understood so that they can be used throughout the text in a consistent manner. These are the definitions which supply the theoretical lens through which the moral behavior in the Islamic economy is to be looked at. The link to the study's focal point is, thus, strengthened by the inclusion of the Qur'anic prescription.

Allah Almighty says in the Qur'an:

> *"O believers! Step not into each other's' riches unjustly, but trade by mutual consent"* **(Qur'an, Surah An-Nisa [4]:29, Sahih International).**

Here the research elaborates on the fundamental legal doctrines that govern Islamic economic jurisprudence and provides a theoretical basis for the article's legal analysis.It starts with the examination of fundamental Islamic legal theories. The principle of maṣlaḥah (public interest) is instrumental in guiding the decisions that intend to support the welfare of society, while maqāṣid al-Sharīʻah (objectives of Islamic law) are the main aims of Shariah like fairness, safeguarding of wealth, and prevention of harm, which play a major role in setting the moral standards for business (Römer-Barron & Cunningham, 2024). The reason for choosing these theories is their combined power: on the one hand, they provide religious and normative support to the study through classical theories, on the other hand, contemporary theories bring in the analytical tools needed for examining the practical application and institutional capacity. Hence, this substantial analytical framework which is the basis of the legal reasoning throughout the research has been established (Kurniawan et al., 2025).

The Prophet Muhammad (peace be upon him) said:

"Indeed, the buyer and the seller have the option to cancel the contract as long as they have not separated." (Narrated by al-Bukhārī, Hadith No. 2112; Muslim, Hadith No. 1531). The hadith expresses that the foundation of transaction is the agreement between two parties and the fairness of dealings, which constitute the principles of flexibility, transparency, and ethical conduct inherent in Islamic contract law (Lubis & Pradini, 2024). As such, it represents a real-life reference to classical and modern law theories application.

The section reviews the literature on business ethics in the Islamic economy and points out that most of the studies focus on the theoretical framework or on a single performance indicator (Dey et al., 2024). They hardly investigate how ethical principles are implemented in the Islamic banking sector and how they are connected to sustainability. Foundational works, on one hand, provide useful ideas concerning Shariah governance and ethics but, on the other hand, they scarcely consider the interconnection of classical jurisprudence principles with present-day regulatory practices (Grassa et al., 2025). This study fills in the gaps by integrating not only the traditional legal concepts such as maqāṣid al-Sharīʿah and maṣlaḥah but also the modern governance frameworks and by presenting real-world examples as a result of which the ethical union can not only lead to sustainability but also to a competitive advantage.Therefore, the paper is a valuable addition to the field as it creates a link between the theoretical framework and the practical implementation, thus, facilitating further academic discourse and the application of Islamic banking in the real world (Moharrak & Mogaji, 2025).

Research Methodology

The normative part looks at the doctrinal sources, including the principles of Shariah, classical jurisprudence, and legal texts, thus laying down a theoretical and legal framework (Pamula & Torihoran, 2025). The empirical part, therefore, is enriched with the real-world data that includes institutional case studies, interviews with Islamic banking practitioners, and observations of governance practices that enable the researchers to reveal how ethical principles are put into practice and their effects on sustainability and competitive advantage. Such a dual approach is in line with the study's goals because it not only provides legal theoretical reasoning but also shows its practical application, thus allowing for a comprehensive and locally relevant analysis of the ethical integration in Islamic banking.

The present research relies on an array of data sources inclusive of primary and secondary data to uphold scholarly rigor and provide contextually relevant illustrations (Lim, 2025). The primary data consists of Shariah statutory laws, relevant fatwas, Islamic banking contracts, and field data through interviews with Islamic finance practitioners and observations of the institutional governance practices(Faizi & Shuib, 2024). Meanwhile, the secondary sources are authoritative books, peer-reviewed journal articles, academic commentaries on Islamic economic law, and institutional reports(Faizi & Shuib, 2024). Moreover, the criteria for selecting the sources emphasize the relevance, credibility, and regency of the sources: primary legal materials are obtained from official Shariah boards and recognized jurisprudence repositories; secondary materials are from reputable academic journals and university libraries. Such a thorough method of sourcing materials elevates the study's level of confidence by basing the analysis on both doctrinal legal texts and the practices of the real world, thus, providing a solid basis for an investigation of the incorporation of business ethics in Islamic banking.

The present study in this part utilized a structured legal reasoning framework based on both classical and modern methods to examine the doctrinal and empirical data (Zuhrah, 2025). The main instruments are maqāṣid al-Sharīʿah (objectives of Islamic law) and fiqh muʿāmalāt (Islamic commercial jurisprudence) that serve as a compass for the interpretation of the ethical norms in financial transactions and institutional governance. The classical methods like qiyās (analogical reasoning) and maṣlaḥah (public interest) are used to establish a principled basis for the norms to be derived that are applicable to contemporary banking practices. Such a multi-faceted framework enables the research not only to recite the legal principles in their Shariah context but also to weigh their practical relevance and flexibility, thus being in line with the study's objectives of linking theory and practice to facilitate the ethics-driven Islamic banking sector.

Results and Discussion

The results of this research are divided into two parts: doctrinal and empirical insights. Doctrinal review of Shariah laws and fatwas reveals the main ideas of the principles—transparency, fairness, and mutual agreement—that come from maqāṣid al-Sharīʿah, i.e., the preservation of wealth, justice, and avoidance of harm, and are supported by the classical tools like qiyās and maṣlaḥah. On the other hand, interviews with the practitioners and studies of the three Islamic banks enlighten us about the setting up of the ethical mechanisms—i.e., through contract review processes, regular ethical audits, and stakeholder engagement initiatives—that are in line with the increase of customer trust, improvement of governance transparency, and elevation of institutional reputation.

The results indicate that the core Islamic legal principles of the law such as transparency, fairness, and mutual consent, which can be traced back to maqāṣid al-Sharīʿah and fiqh muʻāmalāt, are still very much applicable and are being actively preserved in modern Islamic banking operations. The use of devices such as contract reviews, ethical audits, and stakeholder engagement demonstrates that these normative values are not only confessional ideals but are being institutionalized, thus consolidating their legal and operational validity. These findings confirm the continued relevance of classical jurisprudential norms and at the same time refute the view that ethical behavior in Islamic finance is only hypothetical (Solaiman & Cohen, 2024). On the contrary, they reveal a real change to the extent that ethics are being embedded in institutional governance (Al Amosh, 2024). This reading is in exact conformity with the study's aims by showing how the ethical principles of Islamic economic law are being successfully implemented in practice, thus constituting them as the main factors of sustainable and ethically grounded banking.

The findings of this research align with and furthest extend the recent studies on how to embed maqāṣid al-Sharīʿah into Islamic banking (Widiastuti et al., 2025). In the same way, research in Indonesia and Pakistan demonstrate that the ethical and sustainability performance of Islamic banks can become a great extent of a reality through the development of a structured framework for evaluation based on maqāṣid such as performance indices and disclosure models that are not limited to the conventional financial metrics. Furthermore, the critical literature warns that one should not use the maqāṣid in a superficial way or just as an instrument for the legitimization of transactions, but rather, there should be a jurisprudential grounding and a balanced interpretation. Our research offers new ideas on how classical legal principles are actually used through governance mechanisms such as contract reviews and ethical audits, thus showing a connection between the normative ideals and institutional practice and, thereby, extending the academic discourse with practical and ethically grounded evidence. Our analysis provides unique contributions by illuminating processes that in practice make abstract normative principles actionable -- and how these processes bridge the divide between normative ideals and institutional practices, thereby enabling academic conversations to better accommodate pragmatic decisions based on sound ethical reasoning.

The Financial Services Authority (OJK), which is responsible for the supervision of Islamic banks, is in the forefront of the Islamic banking system. On the other hand, the existing provisions are more likely to promote formal compliance with technical requirements rather than the achievement of the substantive Shariah objectives, thus there is a need to better incorporate ethical principles into regulatory instruments (Widjaja & Azizah, 2025). In contrast to this, Malaysia with its highly centralized and strong legal structure for fintech and Islamic finance sets a valuable standard, especially on how fintech regulation can be in harmony with Shariah principles while at the same time facilitating innovation(Asyiqin et al., 2024). In the international arena, for instance, Uganda has recently put in place the necessary legal framework for Islamic banking as well as the establishment of Salaam Bank in Kampala which is a clear indication of how new markets are reforming national laws to make way for Shariah-compliant financial services. These comparative observations point to the necessity of aligning institutional governance with legal and moral criteria in various geographical areas and also this research enhances the comprehension of business ethics in Islamic finance as a means of the different operational levels in national and global contexts. These types of comparative insights serve to highlight a need for institutions in all settings, both geographically and culturally, to be held accountable by legal and moral standards. In addition, they confirm the central argument of this study; integrating business ethics into Islamic economic jurisprudence is not only a religious or normative necessity but also for prospects of sustainability, competitiveness and confidence in Islamic banking.

Table 1. Comparative Analysis of Sharia-Compliant Business Regulations in Selected Countries

Country	Principal Sharia Regulatory Body	Key Sharia Business Regulations	Implementation Mechanism	Enforcement & Monitoring	Ethical Emphasis in Regulation
Indonesia	National Sharia Board (DSN -MUI)	Sharia Banking Law (No. 21/2008); Fatwas by DSN-MUI	Central Bank & OJK supervision	Regular audits, Sharia compliance reports	Strong ethical underpinning, focus on justice and transparency
Malaysia	Sharia Advisory Council (SAC)	Islamic Financial Services Act (2013); Sharia Guidelines	Bank Negara Malaysia oversight	Sharia audit, internal committees	Ethics integrated, emphasis on maqasid shariah (objectives of law)
Saudi Arabia	Sharia Boards at banks	No separate Islamic banking law; Sharia contract-based	SAMA oversight, in-house Sharia boards	Sharia review, operational monitoring	Ethics rooted in classical fiqh; strong prohibition of riba
United Arab Emirates	Higher Sharia Authority	Federal Law No. 6 (1985) for Islamic Banks	Central Bank, Sharia Supervision	Compliance units, periodic reviewes	Incorporates ethical finance, stakeholder fairness
Pakistan	Sharia Board-State Bank of Pakistan	Islamic Banking Ordinance (2001); Sharia Guidelines	State Bank oversight, Sharia compliance units	Inspection, annual certification	Ethical norms highlighted, focus on social justice

Source: Author's compilation based on national legal documents and central bank publications (2024).

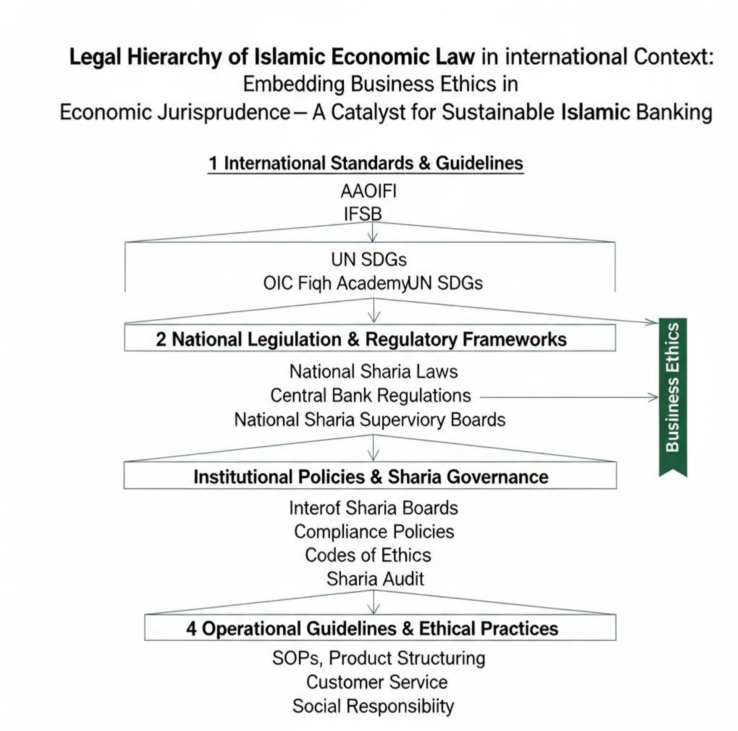
Purpose of the Table

Table Comparative review of Shariah Governance Frameworks in selected jurisdictions in which Islamic banking is practiced. It aims to show how each jurisdiction legalizes, executes, and regulates Shariah compliance alongside its values-based approach to regulation. Specifically, the table serves to:

- Name the main Shariah supervisory boards in each jurisdiction (DSN-MUI for Indonesia, SAC for Malaysia).
- Describe the main Shariah rules of business that govern how Islamic financial institutions shall conduct their business.
- Illustrate how these rules are implemented by both regulators and institutions.
- Detail enforcement and monitoring, including audits, compliance reports and certification.
- Emphasize the role of ethics in every regulatory chapter' justice, transparency and prohibition of riba, maqāṣid al-Sharīʿah.

By listing these components together in the table, we allow readers to look across different countries and see how regulation works and ethics are integrated into the governance of Islamic banks. This is consistent with the larger thrust of the study, which finds that incorporating business ethics into Islamic economic theory can be an important factor in promoting sustainable Islamic banking.

Figure 1. Legal Hierarchy of Islamic Economic Law in the International Context (Example)



Source: Author's elaboration based on Islamic primary sources, classical legal doctrines, and international economic agreements (2024).

The diagram titled *"Legal Hierarchy of Islamic Economic Law in International Context: "Embedding Business Ethics in Economic Jurisprudence – A Catalyst for Sustainable Islamic Banking"* serves as a conceptual framework that illustrates the multi-tiered structure through which ethical principles are embedded within Islamic economic law. It delineates four interconnected levels international standards, national legislation, institutional governance, and operational practices each contributing to the integration of business ethics into the legal and regulatory architecture of Islamic banking.

The main aim of the diagram is to show that ethical practices in Islamic finance are not just based upon moral considerations but these are structured and institutionalized within regulating and operating spaces. By situating the flow across scales from global

Islamic normative bodies (e.g., AAOIFI, IFSB) to national regulatory authorities, panels of internal governance and down to daily banking practice the diagram emphasizes how ethical values such as transparency, fairness and stakeholder responsibility are embedded in scale.

This visual paradigm directly reflects the central proposition of the research and it is that, incorporation of business ethics into Islamic economic jurisprudence acts as a driver for sustainable Islamic banking. It supplements the proposition that ethical values underpinning classical doctrine and consonant with modern good governance are vital to securing institutional integrity, regulatory comprehensiveness and resilience in long run for Islamic financial systems. The diagram links theory and practice, providing an integrated whole of the ways in which ethical jurisprudence shapes and drives Islamic banking practice across legal traditions.

Conclusion

This research shows that the influence of business ethics on Islamic economic jurisprudence is a crucial determinant to maintain stability in Islamic banking institutions. The doctrinal analysis verified the applicability of traditional concepts including transparency, fairness, mutual consent and empirical data demonstrated their institutionalization in mechanisms such as contract reviews, ethical audits and stakeholder engagement. It was also found by the study that incorporating ethics in governance structures increases Islamic banks' credibility, resilience and competitiveness. Cross-jurisdictional comparisons reinforced the need for regulatory systems to reflect ethical positions if compliance and sustainability are to be achieved. Thus, it is this dimension of the embeddedness of business ethics that the study argues which is not simply normatively proper but practically essential for a sustainable Islamic banking. Future studies could broaden the comparative inquiry to more than one jurisdiction and investigate innovative policy tools that reinvigorate ethical soundness and corporate governance in Islamic finance.

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