

The Analysis of the Roles of Muraqabah and Muhasabah as Internal Hisbah Instruments to Enhance Sharia Compliance in Islamic Bussiness

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Abstract

The research aims to explore the role of muraqabah and muhasabah as internal hisbah instruments in ensuring the consistency of Sharia compliance among business practitioners in conducting their business activities. This qualitative research utilizes a descriptive-analytical approach to examine how muraqabah and muhasabah play an important role as internal hisbah instruments in ensuring consistent Sharia compliance for modern business actors. The data, obtained from various books and journals, is collected, processed, and analyzed to derive conclusions regarding the roles of muraqabah and muhasabah as internal hisbah instruments to enhance Sharia compliance in Islamic bussiness. Muraqabah, as a form of supervision and monitoring, encourages continuous awareness among business people to comply with Sharia principles in making business decisions. In this case, business people must understand, believe, and be aware that every action they take is under the supervision of Allah SWT. Meanwhile, muhasabah, as an in-depth self-evaluation instrument, provides a basis for critical reflection on every decision and business action. This evaluation does not only involve acceptance and acknowledgment of mistakes but also efforts to find solutions and improvement strategies for the benefit of the future. Muraqabah and muhasabah establish a dynamic internal monitoring mechanism, facilitating the enhanced identification of potential Sharia violations and the pursuit of corrective solutions for further improvement to achieve al-falah.

Keywords: *muraqabah, muhasabah, internal hisbah, Sharia compliance*

Abstrak

Penelitian ini bertujuan untuk mengeksplorasi peran *muraqabah* dan *muhasabah* sebagai instrumen *hisbah* internal dalam memastikan konsistensi kepatuhan syariah para pelaku bisnis dalam menjalankan aktivitas bisnisnya. Penelitian kualitatif ini menggunakan pendekatan deskriptif-analitis untuk mengkaji bagaimana *muraqabah* dan *muhasabah* memainkan peran penting sebagai instrumen *hisbah* internal dalam memastikan konsistensi kepatuhan syariah para pelaku bisnis modern. Data yang diperoleh dari berbagai buku dan jurnal dikumpulkan, diolah, dan dianalisis untuk memperoleh kesimpulan mengenai peran *muraqabah* dan *muhasabah* sebagai instrumen *hisbah* internal untuk meningkatkan kepatuhan syariah dalam bisnis Islam. *Muraqabah* sebagai salah satu bentuk pengawasan dan pemantauan mendorong kesadaran terus menerus para pelaku bisnis untuk mematuhi prinsip syariah dalam mengambil keputusan bisnis. Dalam hal ini para pelaku bisnis harus memahami, meyakini, dan menyadari bahwa setiap tindakan yang dilakukannya berada dalam pengawasan Allah SWT. Sedangkan *muhasabah* sebagai instrumen evaluasi diri secara mendalam memberikan landasan refleksi kritis terhadap setiap keputusan dan tindakan bisnis. *Muhasabah* tidak hanya menyangkut penerimaan dan pengakuan atas kesalahan ataupun kegagalan, namun juga sebagai upaya mencari solusi dan strategi perbaikan demi kemaslahatan di masa depan. *Muraqabah* dan *muhasabah* membentuk mekanisme *hisbah* internal yang dinamis, memfasilitasi peningkatan identifikasi terhadap

potensi pelanggaran syari'ah dan mencari solusi korektif untuk perbaikan lebih lanjut guna mencapai *al-falah*.

Kata kunci: muraqabah, muhasabah, hisbah internal, kepatuhan syari'ah

INTRODUCTION

Islamic economics, with the concept of *al-Falah* as its goal (Aqbar et al., 2020) provides a solid foundation to encourage all its followers, especially business people, to affirm their adherence to Islamic principles and teachings in every business activity they undertake. With this foundation, a balance between achieving material and spiritual goals becomes a necessity, and forces business people to always comply with Sharia provisions (Mutmainnah, 2023) including for example the prohibition against the elements of usury, *gharar*, and *maysir* in business. Not only is it a set of regulations, but it is also a guarantee for implementing the principles of honesty, fairness, and transparency in every business transaction.

In this discourse, Islamic Economics does not simply establish business ethical norms based on religious teachings but rather creates the foundation for an economic paradigm that integrates religious values and high business ethics. *Al-Falah*, which is translated as prosperity and comprehensive success, both in this world and the hereafter, is the main goal and driving force in shaping business behavior that not only produces material profits but also creates sustainable social and spiritual benefits.

In assembling business activities, business people in the world of Islamic Economics are empowered with the responsibility to achieve success not only in a financial sense but also in achieving spiritual goals and holistic success. This involves accepting the challenge of balancing material needs and spiritual desires, where the rules of Sharia become the pillars that provide direction and guidance.

Rapid developments in the business world pose significant challenges for business people in maintaining compliance with Sharia rules and principles, as well as keeping up with modern business developments. One aspect of complexity that arises is the impact of globalization which opens up opportunities for Islamic economic actors to be involved in international transactions. However, the complexity of financial transactions involving various instruments and different parties is a challenge in itself, requiring Islamic economic actors to maintain Sharia compliance amidst rapidly changing global market dynamics.

In addition, technological advances and financial innovation provide new opportunities but also pose serious challenges. The use of technology in financial transactions and services requires a deep understanding of compatibility with Sharia principles. This is not only a call for compliance but also creates pressure for Islamic economic actors to innovate within the framework of Islamic ethics, along with ongoing technological developments.

The gap between traditional Islamic values and modern business practices is also a critical challenge. Islamic economic actors must deal with the pressure to maintain the integrity of Sharia values while remaining competitive and relevant in a rapidly changing business environment.

Another challenge is the balance between achieving profitability and maintaining Islamic business ethics which is the main focus. In an economy full of

competition, Islamic business people must be able to find solutions that allow them to maximize profits while still adhering to religious moral, and ethical principles.

Islam offers hisbah as a tool of control and supervision aimed at achieving compliance with Sharia principles. *Muraqabah and muhasabah*, as integral components of hisbah, play an important role in ensuring harmony between business progress and all the profits it offers, while maintaining consistency with Sharia principles.

The first control, and supervision that must be carried out by business people to ensure consistency with Sharia compliance begins with internal *hisbah* that comes from within themselves. *Muraqabah* is known in Islam as self-control based on faith and tauhid where business people are confident that every decision taken in their business actions is under the knowledge and supervision of Allah. Furthermore, faith in Allah's supervision brings confidence and awareness that in the afterlife there will be accountability for all actions that have been carried out. *Muhasabah* itself is an effort to self-evaluate as a reflection of what has been done in terms of whether it is right and useful or, conversely, wrong and brings damage. This aims to provide improvements for the benefit of life in the future, both in this world and the hereafter.

RESEARCH PROBLEM STATEMENT

The primary objective of this research is to investigate the role of *Muraqabah* and *Muhasabah* as tools for self-control and supervision within the context of *hisbah*, with a focus on ensuring the consistency of business individuals in navigating contemporary business challenges. The study seeks to uncover the mechanisms through which these spiritual concepts contribute to informed decision-making and ethical conduct in the dynamic landscape of modern business.

LITERATURE REVIEW

Yasir Abdul Rahman in his research entitled Implementation of the Concept of Muahadah Mujahadah, Muraqabah, Muhasabah And Mu'aqabah In Customer Service states that *Muraqabah* and *Muhasabah* are important elements in conducting self-monitoring of the actions of business actors implemented to provide the best service for business customers from in terms of discipline and self-improvement (Rahman, 2014). Meanwhile, Adryan Risady and Abdul Gafur in their research entitled The Internal Management System of Mosques Based on the Value of Amanah, Muraqabah, and Ukhuwah, found that *Muraqabah* together with the value of amanah and ukhuwah became the basis of the formation of the internal management system at the Al-Fatihah mosque of Mulawarman University (Risady & Abdul Gafur, 2023). Furthermore, Azrin Ibrahim and Afifi Farhana Mhd Poad stated in their paper The Element Of Self Hisbah in Human Management Practices, that self-control through muraqabah and muhasabah can be implemented in an organization to produce officers who meet the requirements of achieving the Pleasure of Allah SWT through the practical methods of *qalbiy*, *qauliy* and *fi'ly* (Ibrahim & Poad, 2018).

This research aims to provide a deeper understanding of how the concepts of *Muraqabah* and *Muhasabah* become instruments of self-control and supervision in *hisbah* to ensure the consistency of business people in carrying out every activity and business decision amidst the various challenges of today's modern business.

RESEARCH METHOD

This research is qualitative research that aims to gain an understanding of reality through an inductive thinking process (Wahyudin, 2017). The method used is analytical descriptive (Zakariah et al., 2020) which is a method that functions to describe or give an overview of the object under study through data or samples, which in this study are from books and journals regarding the concept of *Muraqabah* and *Muhasabah* as internal *hisbah* instruments and related to this topic. Then the data obtained is processed and analyzed to conclude an answer to the research question (Sugiyono, 2009), namely how *muraqabah* and *muhasabah* play an important role as internal *hisbah* instruments in ensuring consistent Sharia compliance for modern business actors.

ANALYSIS AND DISCUSSION

The concept of *Muraqabah* and its implementation in the context of *Hisbah*

In Sufism, *Muraqabah* is included in *Ahwal*, the plural form of *Haal* (As-Sarraj, Abu Nashr as-Sarraj. terj. Wasmukan, Rahman, 2002) which means the inner (spiritual) condition of a person based on his faith in Allah (Arrasyid, 2020), believe without a doubt that Allah with the nature of *ilmu, sama'* and His *Bashar* knows, hears, and sees every gesture of the human heart and actions whenever and wherever the human being is (Rahman, 2014). That there is nothing that escapes the supervision of Allah.

Imam Al-Ghazali in his book *Ihya' Ulumuddin* interpreted *Muraqabah* as an extraordinarily great power from Allah SWT in overseeing every behavior of His servants (Shukor et al., 2023). Man cannot hide anything from Allah because Allah knows, hears, and sees. In the Qur'an, chapter *Al-An'am*, verse 59, Allah says: "And on the side of God are the keys of all the unseen; no one knows it except He, and He knows what is on the land and in the sea, and not a single leaf falls but He knows it (also), and not a grain of seed falls in the darkness of the earth, and not anything wet or which is dry, but written in a real book (*Lauh Mahfudz*)"

Muraqabah requires people to always be careful and self-disciplined (Drahman & Ab. Rahman, 2019) against everything that leads to bad things, especially actions that violate Allah's commandments. With *muraqabah*, a person will always integrate the spiritual dimension and awareness of Allah's presence in every aspect of his actions. Deep understanding and conviction related to the concept of *muraqabah* not only create protection against intentions that are contrary to ethics and Allah's commands but also implement an internal system that prevents a person from actions that are not approved by Allah SWT.

Muraqabah, which is a form of self-monitoring and awareness of Allah's presence, will provide real meaning and impact if implemented well in business activities. This will also form the company's value orientation and ethics. Because every step and business decision is carried out with a deep awareness of Allah's presence. This awareness is the main driver to ensure that every action reflects Islamic ethical values and adherence to Sharia principles.

The importance of *muraqabah* in business actions is manifested in the way business people avoid practices that can violate ethics and Allah's commands. *Muraqabah* is not just the avoidance of harmful behavior but is also a driving force for creating business policies and procedures that are following Islamic moral principles. For example, the rejection of transactions involving usury, *gharar*, or *maysir* is not only

done as an obligation but also as a manifestation of *muraqabah* awareness of the presence of Allah in every transaction.

Furthermore, the implementation of *muraqabah* in business actions creates a work environment characterized by honesty, integrity, and social responsibility. Business people who run businesses with *muraqabah* awareness are more likely to build relationships based on mutual trust with customers, business partners, and other stakeholder (Pariyanti, 2020). Business decisions are taken with deep consideration of their impact on society and the environment and also illustrate a commitment to human values and sustainability which is in line with the business ethics exemplified by the Prophet Muhammad SAW (Rahmat, 2017).

By implementing *muraqabah* in business actions, business people not only create financial sustainability but also make a positive contribution to the social and moral development of society. The close relationship between *muraqabah* and business has inspired a change in the modern business paradigm towards a model that is more ethical, and sustainable and prioritizes compliance with Sharia principles.

The implementation of *muraqabah* in the context of this *hisbah* begins with a deep awareness that every aspect of business, from decision-making to carrying out transactions, is under the supervision of Allah, necessitating that business people consciously include this dimension of spirituality (Alim, 2021) in their *hisbah* actions, so that every step taken is in line with Islamic business ethics.

This can be seen in the efforts of business people to ensure that every business decision and action is in line with Sharia values. This concept is the basis for an internal oversight process that includes ethical evaluation of business transactions and policies. For example, in the context of Sharia banking, *muraqabah*-based internal supervision can include the evaluation of products and services so that they do not involve prohibited elements, such as usury, *gharar*, and *maysir* (Najib, 2017).

Muraqabah also has a positive impact on encouraging business innovation under Sharia principles. Business people who carry out *hisbah* with full spiritual awareness are more likely to create innovative business models and comply with Islamic ethics. This includes developing products and services that not only meet market needs but also address sustainability and social impact.

More than just preventing practices that are not under Sharia principles, the implementation of *muraqabah* in the context of *hisbah* creates a business culture that is transparent, honest and has integrity. By including this spiritual dimension, *hisbah* becomes more than just formal compliance with rules but becomes an embodiment of awareness of moral and spiritual accountability before Allah.

Thus, the implementation of *muraqabah* in the context of *hisbah* not only maintains business compliance with Sharia principles but also forms a business culture that reflects Islamic values. Business people who implement *muraqabah* in *hisbah* not only involve themselves in ethical business practices but also become agents of change towards the formation of a more moral and just business society.

The Importance of Muhasabah as an Evaluation and Improvement Instrument

Muhasabah linguistically is the *Masdar* form of *fi'il madhi* which means "to count, make calculations". The linguistic definition of *muhasabah* is making calculations, introspection, and responsibility. In the terms, *muhasabah* is a Muslim's

effort to always adorn himself with pious deeds accompanied by self-evaluation (Muslimah et al., 2023).

Muhasabah is the ability of a Muslim to be self-reflective and self-evaluate all speech, attitude, and behavior in worshiping Allah and behaving towards fellow creatures. Allah SWT commands His servants to always introspect themselves by increasing their devotion to Allah SWT and be willing to learn from the past for improvement and success in the future (Rahman, 2014).

Muhasabah is done with the assumption that every human being is not free from mistakes and sins that must be corrected for a better life tomorrow and can be held accountable before Allah. Allah swt says in Surat *Al-Hasyr* verse 18:

"O you who believe! Fear Allah and let everyone pay attention to what he has done for tomorrow (hereafter), and fear Allah. Indeed, God is very careful about what you do"

Muhasabah means deep and continuous self-evaluation and improvement efforts. *Muhasabah* means self-accountability or self-introspection. This concept involves a contemplative process that includes critical reflection on past actions and behavior, evaluation of current actions and behavior (Arpani et al., 2023), as well as strategic planning to improve quality of life and adherence to religious values in the future (Rahman, 2014).

In the context of business and daily life, *muhasabah* appears as an important tool for carrying out comprehensive self-evaluation. This includes reflection on the extent to which we have complied with Sharia principles in various aspects of life, including in the context of work and business.

Muhasabah is the foundation of self-improvement efforts because it encourages individuals to critically evaluate and reflect on their actions. This process not only includes acceptance and acknowledgment of failure or mistakes but also efforts to find solutions and strategies to overcome and improve any weaknesses or imperfections.

As an evaluation effort (Nurbiyati, 2015), *muhasabah* provides uses, namely; *First*, it provides an in-depth understanding of the extent to which we have met the desired ethical and moral standards. *Second*, it provides a basis for constructive corrective action. By detailing and reflecting on every aspect of life, both personal and professional, *muhasabah* provides a basis for understanding strengths and weaknesses, as well as opportunities to improve and develop oneself in a better direction.

The application of *muhasabah* in a business context also has a positive impact on work ethics and organizational sustainability. Business leaders who adopt this *muhasabah* system can motivate employees to introspect and assess the social and ethical impacts of business decisions. This creates a more responsible, fair, and sustainable business culture.

Thus, the concept of *muhasabah* is not only about evaluation, but is also a powerful tool for self-improvement and achieving perfection in various dimensions of life, including in the increasingly complex and ethical business world. This concept creates a path for personal growth and continuous organizational development.

Furthermore, *muhasabah* has become an urgent need amidst the complex dynamics of modern life. With the complexity of the number and difficulty of daily demands and pressures, *muhasabah* provides a platform for individuals to pause, reflect on their life journey, and evaluate the extent to which they have reflected moral, ethical, and spiritual values in their every action.

In the context of careers and business, *muhasabah* opens the door for employees and leaders (= business people) to measure the conformity of their actions with the goals and principles of Sharia. This evaluation is not only about achieving results or material success but also involves ethical considerations and especially Sharia principles in every decision taken in the business world which continues to develop to achieve al-falah (Mutmainnah, 2023).

Muhasabah's efforts are important because they have a positive impact on personal development. Through reflection on past actions, individuals can learn from experiences, identify areas of improvement, and direct themselves in a better direction. This process provides opportunities for personal growth, character development, and overall improvement in quality of life.

Spiritually, *muhasabah* also has a central role in increasing self-awareness of the relationship with the Creator. This involves constant evaluation of adherence to religious teachings, as well as efforts to strengthen spiritual connections through improving the quality of worship and piety.

Apart from that, the urgency of *muhasabah* also lies in its contribution to the formation of a more ethical and responsible society. Individuals who carry out *muhasabah* seriously tend to contribute to their environment with a positive attitude, honesty, and awareness of the social impact of their every action.

Thus, *muhasabah* is not only a process of self-introspection, but also a proactive step towards self-improvement, character development, and positive contribution to society. In an ever-changing world, *muhasabah* efforts provide a solid foundation for personal growth and collective progress.

Supporting Factors and Barriers to the Implementation of *Muraqabah* and *Muhasabah*

Muraqabah and *muhasabah*, no matter how ideal their meaning and wisdom are to be practiced in everyday life, which in this context, is in every business activity decision of business people, of course they face many obstacles and challenges in the current era of economic globalization. Among the obstacles and challenges faced can be formulated as follows;

First, business people are often faced with target pressure to produce high profitability amidst a competitive business culture. The desire to achieve large profits can be a major obstacle in implementing *muraqabah* and *muhasabah* which may lead to less ethical business decisions and even violate Sharia principles. *Second*, modern business transactions which often involve high levels of complexity, such as a diversity of financial instruments, e-commerce transactions with various financial technologies, etc., are challenges and obstacles in implementing *muraqabah* and *muhasabah*.

Third, business innovation and technology that balances its movement is also a challenge and obstacle for the application of *muraqabah* and *muhasabah* in the context of supervision of Sharia compliance from business actors, if not accompanied by adequate understanding and awareness of Sharia principles first, *fourth*, if not there is a uniformity of interpretation from the business actors and Sharia fatwa givers, it will cause uncertainty and difficulty in taking business action decisions that are following Sharia principles.

Despite the various obstacles and challenges above, *muraqabah* and *muhasabah* can be implemented well if supported by the following factors which form a solid foundation to encourage awareness, discipline, and moral responsibility in business activities, namely

First, a decision regarding business actions taken begins with good understanding and awareness (Majid & Andayani, 2017), in this context, there is good and deep awareness and understanding of religious values (= *muraqabah*, *muhasabah*). Business people who have a good understanding of Sharia principles will be more likely to prioritize consistent compliance with Allah's commands and prohibitions.

Second, a leader who provides a good example (Zainal et al., 2013) in implementing Sharia compliance in every action, especially in the policies he produces, will have a very significant influence in motivating his subordinates, business partners, and company organizations in creating a culture and a business climate full of integrity and high morals based on Sharia principles.

Third, socialization of the concepts of *muraqabah* and *muhasabah* in business activities as internal instruments of *hisbah* accompanied by training must be carried out to build consistent understanding at all levels of the organization. This can help business people understand how to integrate Sharia values into daily decision-making.

In addition to the three things above, *muraqabah* and *muhasabah* can also be implemented well if an organization or company creates an effective internal control system, does good cooperation with fatwa issuing authorities and Sharia supervisors, is supported by the community and business customers who have awareness and understanding of compliance with the principles of Sharia.

Improving the Effectiveness of Internal Hisbah through Muraqabah and Muhasabah

Muraqabah and muhasabah, as internal *hisbah* instruments, have a crucial role in increasing the effectiveness of supervision of Sharia compliance in the modern Islamic economic business environment (Mutmainnah, 2023). *Muraqabah*, which means supervision and monitoring (Fauzan et al., 2023), refers to business actors' constant awareness of their decisions and actions which must always be within the framework of Sharia principles. This creates a dynamic internal monitoring mechanism, where every step taken by business actors is a reflection of commitment to Islamic ethical values.

Muraqabah provides the basis for *muhasabah*, namely critical and objective self-evaluation (Muslimah et al., 2023). *Muhasabah* involves deep reflection on business actions, involving questions about the extent to which Sharia principles are reflected in daily decisions and practices. Thus, *muhasabah* becomes an in-depth and targeted evaluation instrument, enabling better identification of potential Sharia violations.

The implementation of *muraqabah* and *muhasabah* has had a positive impact on increasing the efficiency of internal *hisbah* supervision. With ongoing awareness of Sharia principles, businesses can more quickly identify potential non-compliance and take necessary corrective steps. This creates a business environment that is more responsive to changes and challenges while minimizing the risk of Sharia violations.

The continued effectiveness of internal *hisbah* also depends on the involvement of all related parties, from business leaders to employees. Leaders who practice *muraqabah* and encourage *muhasabah* create a company culture that emphasizes commitment to Sharia principles. On the other hand, employees aware of *muraqabah* and *muhasabah* become partners in maintaining integrity and Sharia compliance.

By integrating *muraqabah* and *muhasabah* in internal *hisbah*, business actors can achieve more comprehensive monitoring of Islamic economic aspects in their business activities. This not only assures Sharia compliance but also creates the foundation for sustainable business growth, where ethical values and Sharia principles are the main drivers of success. Therefore, *muraqabah* and *muhasabah* are not only evaluation instruments but also the key to strengthening internal *hisbah* and maintaining business integrity in the context of the modern Islamic economy.

CONCLUSION

This research analyzes the important role of *muraqabah* and *muhasabah* in the context of internal *hisbah*, especially in modern Islamic economic business in increasing Sharia compliance among business people. *Muraqabah*, as a form of supervision and monitoring, encourages continuous awareness among business people to comply with Sharia principles in making business decisions. In this case, business people must understand, believe, and be aware that every action they take is under the supervision of Allah SWT who will be held accountable at the end of the day.

Muhasabah, as an in-depth self-evaluation instrument, provides a basis for critical reflection on every decision and business action. This evaluation does not only involve acceptance and acknowledgment of mistakes but also efforts to find solutions and improvement strategies for the benefit of the future. *Muraqabah* and *muhasabah* create a dynamic internal monitoring mechanism, enabling better identification of potential violations of Sharia.

The implementation of *muraqabah* and *muhasabah* also has a positive impact on increasing the efficiency of internal *hisbah* supervision. Business people who are aware of Sharia principles can more quickly identify potential non-compliance and take the necessary corrective steps. This creates a business environment that is responsive to changes and challenges and minimizes the risk of Sharia violations.

The continued effectiveness of internal *hisbah* depends on the involvement of all related parties, from business leaders to employees. Leaders who practice *muraqabah* and *muhasabah* create a company culture that emphasizes commitment to Sharia principles. Employees aware of *muraqabah* and *muhasabah* become partners in maintaining integrity and Sharia compliance.

The integration of *muraqabah* and *muhasabah* in internal *hisbah* allows comprehensive monitoring of Islamic economic aspects in business activities. This not only assures Sharia compliance but also creates the foundation for sustainable business growth. Therefore, *muraqabah* and *muhasabah* are not only evaluation instruments but also the key to strengthening internal *hisbah* and maintaining business integrity in the context of the modern Islamic economy.

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