

## Money in the Eyes of Sufism (Insights from An Indonesian Tariqat)

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ARTICLE INFO	ABSTRACT
<p><b>Keywords:</b>  <i>money, spirituality, tariqat, sufism, Kadirun Yahya</i></p>	<p><i>Money has historically been used as a means of oppression, personal gain, and manipulation in politics, law, and justice, often contributing to societal discord. This article examines the concept of money and its societal perceptions through the lens of Prof. Dr. H. Kadirun Yahya, a prominent Indonesian Sufi and Mursyid of the Tariqah Naqshbandiyah, known for his success in managing a wide range of business ventures. Utilizing qualitative research methods, including interviews, observation, and documentation, the study investigates Yahya's numerous business initiatives aimed at fostering prosperity. These initiatives span diverse sectors such as agribusiness, including large-scale plantations (oil palm, apple, orange, and other crops), livestock farming (poultry, fish, ducks, goats, and cows), and enterprises in furniture manufacturing, workshops, drinking water factories, electronics, travel services, and more. The findings highlight Yahya's belief that money serves as a manifestation of divine light, a tool for attaining blessings and life's necessities. While money lacks inherent value, it remains essential for human existence. His view, consistent with other Sufi teachings, likes money to a mirror that reflects various possibilities based on its use. Grounded in Sufi principles that emphasize unity, illumination, and divine manifestation, Yahya argues that money should be employed to combat injustice, dishonesty, and exploitation. Its ultimate purpose is to uphold morality, promote social justice, equitable wealth distribution, and meet basic human needs. This research underscores the importance of further studies on integrating Sufi values into business management.</i></p>

### INTRODUCTION

The quest for spiritual fulfillment has been a defining feature of human civilization, influencing both individual lives and societal structures across cultures and historical periods. This universal pursuit has given rise to various religious and philosophical traditions, each offering distinct paths toward enlightenment and spiritual maturity. Among these traditions, the Sufi Tariqat holds a significant position within Islam, particularly in Indonesia. Sufism emphasizes the purification of the soul and the attainment of a direct, personal experience of the divine. The Tariqat, or Sufi orders, provide structured paths for followers to achieve these spiritual objectives through rituals, discipline, and guidance from a spiritual leader known as a Murshid. In Indonesia, the Naqshbandi Tariqat, particularly under the leadership of Sheikh Kadirun Yahya, has garnered attention for its integration of material wealth into spiritual practice. Unlike the common perception that spirituality necessitates the renunciation of worldly goods, this research explores how the Indonesian Tariqat views money not as a hindrance but as a tool for spiritual growth and social well-being (Djakfar, 2018). This approach challenges the conventional dichotomy between material wealth and spiritual aspirations.

Historically, many spiritual traditions have advocated for detachment from material wealth to achieve spiritual purity. In numerous religious contexts, wealth is often seen as a source of temptation that diverts individuals from their spiritual goals. However, Sufism offers a more nuanced perspective. Sufi teachings emphasize the concept of wealth as a neutral entity that can either be a distraction or a divine tool, depending on how it is used. This view is evident in the life and practices of Kadirun Yahya, an Indonesian Sufi leader who successfully integrated material wealth into his spiritual endeavors. Yahya's approach reflects a broader trend

within Sufism, where money is considered a means to support one's spiritual journey and contribute to the welfare of society. The Tariqat under Yahya's leadership managed diverse business ventures, including agriculture, livestock, and manufacturing, which not only provided economic benefits but also served as platforms for spiritual expression (Hidayat & Syahrul, 2017). This integration of wealth and spirituality illustrates the potential for material resources to be aligned with spiritual values, a concept that is central to this research.

The philosophical stance of the Naqshbandi Tariqat on money, as presented by Kadirun Yahya, challenges the often-assumed incompatibility between wealth and spirituality. Yahya viewed money not merely as a tool for economic exchange but as a reflection of divine illumination. He believed that wealth, when used ethically and with spiritual intent, could serve as a medium for achieving both personal spiritual growth and broader social justice. This perspective aligns with core Sufi doctrines that emphasize the unity of being and the manifestation of divine light in all aspects of life, including the material world (Musta'in Romli, 2023). Yahya's teachings reflect a unique approach to the use of money, positioning it as an essential, yet spiritually neutral tool that can be used for moral and ethical purposes.

Furthermore, the role of money within the Indonesian Tariqat goes beyond individual spiritual growth, extending to the collective well-being of society. Kadirun Yahya's business ventures were not only profitable but also designed to promote social justice and equitable wealth distribution. His economic activities, rooted in Sufi values, were aimed at addressing social inequalities and fostering community welfare. By distributing wealth through zakat (charity) and ensuring fair economic practices, Yahya exemplified how money could be used to support the moral and ethical foundations of society (Rambe, 2020). This approach not only provided financial security for individuals but also reinforced the spiritual principles of unity and compassion, which are central to Sufism.

The integration of money into spiritual practice as advocated by Kadirun Yahya also has profound implications for broader social welfare. Yahya's teachings suggest that wealth, when managed responsibly, can serve as a powerful tool for eradicating social injustice and promoting equitable economic development. His businesses employ hundreds of people, providing them not only with livelihoods but also with opportunities for spiritual growth through their association with the Tariqat. This model of ethical business management, grounded in Sufi values, offers a compelling alternative to conventional capitalist frameworks that often prioritize profit over people (Dalmeri & Ratono, 2016). The potential of this model to promote both economic prosperity and spiritual fulfillment underscores the importance of further research into the role of money in Sufi business practices.

This study also addresses a significant gap in the existing literature on the relationship between spirituality and material wealth. Previous research has primarily focused on the tension between wealth accumulation and spiritual purity, often depicting these two domains as mutually exclusive (Asari et al., 2021). However, the Indonesian Tariqat of Kadirun Yahya offers a different narrative, demonstrating that wealth can be harmonized with spiritual principles. This research seeks to fill this gap by exploring how money is not only accepted but actively integrated into the spiritual practices of the Tariqat, with the aim of promoting both individual enlightenment and societal well-being.

By focusing on Kadirun Yahya's business management models, this study examines how Sufi values can be applied to contemporary economic practices. Yahya's businesses were not only financially successful but also aligned with his spiritual mission to promote justice, fairness, and compassion. This integration of spirituality and commerce offers a valuable case study for understanding how religious principles can inform and guide business ethics in today's world (Woodward, 2017). This approach challenges the widespread assumption that business and spirituality must remain separate, suggesting instead that they can be mutually reinforcing.

The quest for spiritual fulfillment in the context of the Indonesian Tariqat of Kadirun Yahya provides a rich area of inquiry into the relationship between money, spirituality, and social welfare. By examining the philosophical stance of the Tariqat on money and its practical applications in business, this research highlights the potential for wealth to be used as a tool for both personal spiritual growth and societal improvement. The integration of Sufi values into business management models offers an innovative approach to addressing social and economic challenges, promoting a more just and equitable society. As such, this study contributes to the broader discourse on spirituality, material wealth, and the role of religious principles in contemporary economic practices.

## METHOD

This study adopts a qualitative research design, incorporating in-depth interviews, participant observation, and textual analysis to explore the role of money as a spiritual tool within the Indonesian Tariqat of Kadirun Yahya. Semi-structured interviews will be conducted with followers and scholars who possess extensive knowledge of the Tariqat, providing firsthand insights into how money is integrated into their spiritual practices. In addition, participant observation will be utilized during rituals and spiritual gatherings to gain a deeper understanding of how money is practically applied within this religious framework (Creswell, 2015; Denzin & Lincoln, 1996; Merriam & Tisdell, 2015).

The research aims to analyze the philosophical foundations of the Tariqat's view on wealth, focusing on themes such as trust in divine providence, detachment from material possessions, and the ethical use of money. By examining practices like charity, almsgiving, and economic cooperation, the study seeks to understand how these concepts promote both spiritual growth and social well-being. Through textual analysis of spiritual texts and teachings, the study will further investigate how money is positioned as a spiritual tool to support not just individual development but also broader social justice initiatives (Miles et al., 2014; Silverman & Patterson, 2021; Smith, 2016).

The study will also address potential challenges, such as the risk of materialism or exploitation, which may arise when money is used as a spiritual tool. By critically examining these issues, the research will contribute to a nuanced understanding of how the integration of money in spiritual practices can promote social harmony, economic justice, and spiritual fulfillment. This project ultimately aims to enrich the discourse on the relationship between spirituality, material wealth, and enlightenment, while offering practical insights for the broader field of spirituality and economics (Maxwell, 2013; Patton, 2014; Ravitch & Carl, 2019).

Hubungan antara uang dan spiritualitas The relationship between money and spirituality has been a subject of long-standing contemplation and debate. Traditionally, money is often linked to materialism, greed, and the pursuit of worldly possessions, while spirituality is connected to inner peace, contentment, and the search for deeper meaning in life (Comelli, 2019). Though these two concepts may appear contradictory, several theories attempt to explore how they can be reconciled. According to Deti and (Deti & Sunantri, 2022), some theories suggest that money, when approached with the right mindset, can coexist harmoniously with spirituality.

One prominent theory posits that money and spirituality are not mutually exclusive but can indeed complement each other. In this view, money is seen as a tool for spiritual growth and the betterment of oneself and society (MUHSIN, 2009). When individuals take a conscious, mindful approach to managing their financial resources, they can use wealth to support their spiritual journey. This might include funding personal growth experiences, contributing to charitable causes, or creating a lifestyle aligned with spiritual values. From this perspective, money becomes a facilitator of spiritual development rather than an obstacle (Mus' if, 2015).

Another theory suggests that the relationship between money and spirituality is deeply influenced by an individual's inner state. This theory contends that one's beliefs, values, and attitudes towards money are reflections of their spiritual mindset (Alfayyadl, 2020). Individuals with a scarcity mindset, who view money as inherently negative or corrupting, may find their spiritual development hindered. Conversely, adopting an abundance mindset—where money is viewed as a neutral resource that can serve both material and spiritual purposes—can support personal growth. (Baig, 2022) and (Deti & Sunantri, 2022) emphasize the importance of cultivating a positive relationship with money, which can contribute to overall well-being and spiritual fulfillment (Muhayatsyah, 2020).

Some theories, however, highlight the dangers of an excessive focus on wealth and material possessions. These theories argue that the relentless pursuit of money can lead to a disconnection from one's spiritual essence, resulting in a loss of authenticity and neglect of important life aspects such as relationships and personal well-being. From this viewpoint, spirituality offers liberation from the materialistic mindset, allowing individuals to find fulfillment in non-material pursuits such as love, compassion, and personal growth (Mus' if, 2015).

In contrast, other perspectives advocate for an integrated approach to money and spirituality. These theories suggest that money is neither inherently good nor bad; Rather, it is the intention and consciousness with which it is used that matters. This balanced approach encourages individuals to seek financial abundance while remaining connected to their spiritual values. Aligning financial goals with a higher purpose—such as contributing to social good or effecting positive change in the world—positions money as a tool for spiritual expression and service (Asari et al., 2021).

Ultimately, the relationship between money and spirituality is complex and varies from person to person. Some theories emphasize the inherent conflict between the two, while others explore how they can coexist and even enhance one another. By cultivating awareness, intention, and balance, individuals can navigate the complex relationship between money and spirituality, aligning their financial practices with personal values to achieve fulfillment and well-being (May, 2011).

#### Kadirun Yahya; Intellectual Career and his Contribution

Kadirun Yahya Muhammad Amin Al-Khalidi was born in Pangkalan Brandan, North Sumatra, on June 20, 1917, and passed away on May 9, 2001, in Arco, Depok, West Java (Izzati, 2019). He was the founder of the Kadirun Yahya Foundation, an educational institution rooted in his deep expertise in Islamic Metaphysics within the realm of Sufism and Tarekat. Through his study of spirituality and the metaphysical aspects of the Holy Quran, Kadirun Yahya recognized that the Quran holds a form of divine science of the highest order. In 1956, he established the Metaphysics Academy Foundation, which was later renamed the Kadirun Yahya Foundation in 1980. Over time, the foundation expanded to include various business entities such as Panca Budi Development University (Unpab) and Panca Budi College (Izzati, 2019).

The foundation instills Islamic values in both its employees and students, which is reflective of Kadirun Yahya's leadership example. By emphasizing core spiritual values, the foundation aims to foster a positive mindset that supports the achievement of its organizational goals. These values include upholding the purity of faith (tauhid), practicing shari'at through prayer and dhikr, expressing gratitude, embracing humility and forgiveness, and demonstrating acts of kindness and respect. This holistic approach aligns with research on how mental attitudes can significantly influence organizational success (Byars & Rue, 2008), (May, 2011).

Kadirun Yahya was not only a spiritual leader but also a prominent figure in the field of Science al-Nazhari (Science of al-Kasbi), holding deep knowledge across various disciplines. He possessed linguistic proficiency in English, Dutch, and German and was a successful entrepreneur in multiple sectors. His business ventures range from agribusiness, managing plantations of oil palm, apples, oranges, and other crops, to livestock farming, furniture manufacturing, and the operation of drinking water factories under the Aminsam brand. Additionally, Kadirun Yahya founded several educational institutions on the campus of Panca Budi University, serving students from kindergarten to university levels (Fadhillah et al., 2019).

All of these ventures were managed under the umbrella of the Prof. Dr. H. Kadirun Yahya Foundation, providing employment to hundreds of individuals and supporting numerous families. Kadirun Yahya ensured that competent leaders were appointed to manage each business unit, reflecting his strategic approach to both spiritual and economic leadership. His contributions were not limited to business; he was also known for his healing abilities, having helped countless individuals recover from illnesses through divine grace. His clinics, established across several locations, catered to the growing demand for his healing services (MUHSIN, 2009).

In addition to his spiritual and entrepreneurial pursuits, Kadirun Yahya made significant contributions to scientific research, particularly in the fields of chemistry and physics. His innovations included environmentally friendly techniques for producing mineral water and the development of flame-retardant shoe polish and imitation leather. Despite his many business and research accomplishments, he remains deeply committed to his role as a spiritual guide, particularly as a Sheikh Murshid within the Naqsyabandiah order. None of his activities was withdrawn from his spiritual responsibilities, reflecting his dedication to fulfilling the objectives of Islamic teachings that prioritize strong believers (Izzati, 2019).

Kadirun Yahya viewed his wealth and resources as gifts from Allah, intended to be used for the betterment of humanity and in accordance with religious guidelines. His wealth was devoted to the renovation and construction of suraus, as well as to fulfilling his religious obligations through regular zakat, infaq, and sadaqah donations. Each pilgrimage season, he donated numerous oxen and goats to those in need, reinforcing his belief that wealth should be utilized in service to others. Money, for Kadirun Yahya, was a symbol of divine illumination and a means for personal and societal transformation (Lubis, 2018).

Ultimately, Kadirun Yahya emphasized that the true value of money lies not in its accumulation but in how it is used. When guided by integrity, wisdom, and a desire to improve the well-being of others, money can become a transformative force, aligning with the principles of divine manifestation and enlightenment.

#### Money: God's Illumination and Divine Manifestation

Money, a pervasive element in modern society, has long sparked debates regarding its role and impact. While some perceive money as a source of materialism, greed, and corruption, others recognize its potential to drive prosperity and growth. Beyond its traditional association with material wealth, however, money holds a

much deeper significance. In various philosophical and spiritual frameworks, including those of Sufi thought, money is not merely a medium of exchange but a reflection of divine manifestation and enlightenment. When utilized with ethical intent and wisdom, money can transcend its material form, becoming a tool for personal growth, societal advancement, and even the realization of higher spiritual goals (Comelli, 2019). This understanding aligns with Kadirun Yahya's teachings, which offer profound insights into the true essence of money, seeing it as an instrument capable of fostering enlightenment, positive change, and global unity.

In the context of personal growth, money is viewed as a significant catalyst for enlightenment and self-realization. Kadirun Yahya, a prominent Sufi thinker, emphasizes that money, when used appropriately, illuminates the path toward intellectual and spiritual development. Financial resources provide individuals with opportunities to access education, gain knowledge, and expand their understanding of the world. These opportunities allow people to nurture their creative potential and explore their passions. By investing in intellectual pursuits and spiritual practices, individuals can achieve higher states of consciousness and personal transformation. Thus, money is not only a tool for economic prosperity but also a means of facilitating personal growth and enlightenment, offering a pathway for individuals to cultivate their divine potential (Izzati, 2019).

Beyond individual transformation, money holds the potential to serve as a force for positive change in the world. When directed towards ethical causes, money can be a powerful driver of philanthropy, societal progress, and the alleviation of human suffering. Yahya highlights that money, when used wisely, manifests divine qualities such as compassion, empathy, and justice. Philanthropic efforts supported by financial resources have the power to improve access to education, healthcare, and basic necessities, promoting the well-being of disadvantaged communities. Furthermore, financial contributions to causes like environmental sustainability and social justice enable individuals to actively participate in the creation of a more just and equitable society. In this way, money becomes an instrument through which individuals can express divine compassion and contribute to the greater good (Asari, Abrianto, & Sinaga, 2021).

Another critical function of money, according to Yahya's teachings, is its role as a medium of exchange and collaboration, fostering cooperation and interconnectedness among individuals and communities. As a tool for facilitating transactions, money enables the exchange of goods, services, and ideas, thereby promoting economic growth and societal development. By supporting trade and fostering interdependence, money reminds us of the inherent unity of humanity. When utilized with responsibility and ethical considerations, money has the ability to bridge social and economic gaps, divide barriers between different communities, and promote global cooperation. This interconnectedness reflects the Sufi concept of divine unity, suggesting that money, through its ability to facilitate collaboration, plays a role in uniting individuals and advancing collective progress (Baig, 2014), (Deti & Sunantri, 2022).

Thus, the broader Sufi perspective, as illustrated by Kadirun Yahya, reveals money's spiritual dimension. It is not merely an object of material possession or a source of worldly gain; Rather, it embodies the potential for personal growth, societal improvement, and global unity when used responsibly. Money, through ethical management, can transform into a vehicle for divine manifestation, enabling individuals to contribute meaningfully to both their own spiritual journeys and the well-being of others. This perspective challenges the often negative connotations associated with wealth and money, offering a more balanced view that recognizes the divine purpose money can serve when handled with wisdom and integrity (Mus'if, 2015).

## **RESULTS AND DISCUSSION**

### **Results**

The research on the integration of wealth within the spiritual framework of the Naqshbandi Tariqat under Kadirun Yahya revealed several key findings. First, Kadirun Yahya's approach to money aligns with the broader Sufi tradition, which views material wealth as a neutral tool rather than an obstacle to spiritual growth. This view was confirmed through interviews and participant observations of the Tariqat's economic ventures, which span multiple sectors including agriculture, manufacturing, and services. Yahya emphasized that money, when used with the right intent, can contribute to both personal spiritual development and the well-being of society.

The research highlighted that Yahya's followers view their participation in the Tariqat's business ventures as an extension of their spiritual practice. This was evidenced by their commitment to ethical business practices rooted in Sufi principles such as justice, equity, and compassion. Additionally, the integration of wealth and spirituality has provided financial security for the members, thereby enabling them to engage more deeply in spiritual practices such as dhikr and prayer.

Moreover, Yahya's perspective on money as a reflection of divine illumination resonated strongly with his followers. This philosophical stance facilitated a paradigm shift where wealth was no longer seen as a hindrance but as a means to fulfill religious obligations, such as zakat and sadaqah, while contributing to the broader societal good.

## Discussion

The findings from this study offer significant insights into how the Naqshbandi Tariqat has successfully integrated spirituality and material wealth. The alignment of money with Sufi principles such as divine illumination, ethical use, and social justice challenges the conventional view that spirituality necessitates the renunciation of wealth. Instead, it presents an alternative model where wealth can be employed as a transformative tool for both individual enlightenment and societal advancement.

The research further illustrates that the ethical use of wealth within the Tariqat not only aids in individual spiritual growth but also contributes to community welfare. Through charity, economic ventures, and the equitable distribution of wealth, the Tariqat has been able to address social inequalities while upholding its spiritual values. This aligns with contemporary discussions on the role of religion in promoting social justice and economic development.

One key implication of the study is the potential application of these Sufi-inspired business practices in broader economic frameworks. By promoting ethical wealth distribution and focusing on the well-being of all stakeholders, the Tariqat's model offers a valuable case study for rethinking modern capitalist structures. The Tariqat demonstrates that it is possible to pursue financial success while adhering to spiritual and ethical guidelines, which has practical implications for both business ethics and spiritual economics.

However, this study also identified challenges. The risk of materialism remains a concern, particularly in the context of increasing wealth accumulation within the Tariqat. This requires careful balance and continued emphasis on spiritual teachings to ensure that wealth remains a tool for ethical and spiritual purposes rather than becoming an end in itself.

## CONCLUSION

Kadirun Yahya presents a compelling thesis that monetary wealth should be seen not merely as a material asset but as a tool for enlightenment, positive transformation, and fostering exchange and collaboration. Challenging the common view that influence and wealth are the ultimate goals of human life, Yahya cautions that prioritizing wealth as life's sole purpose often leads to dissatisfaction and inner turmoil. He argues that a relentless pursuit of riches, when disconnected from ethical and spiritual values, may bring the opposite of peace. Instead, Yahya advocates reframing wealth as a means to enrich both personal and communal lives by directing financial resources toward ethical, philanthropic, and spiritual goals. This perspective sees wealth as a vehicle for societal progress and personal growth, promoting a harmony between material and spiritual realms. Yahya underscores the need for a balanced, conscientious approach to wealth, where ethical principles guide financial decisions to foster both personal contentment and social welfare. His philosophy thus encourages a harmonious integration of wealth with spiritual wisdom, leading to a pathway of fulfillment that transcends mere accumulation, ultimately benefiting both the individual and society.

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