



## REVIEW OF SHARIA ECONOMIC LAW ON THE PRACTICE OF ROUNDING PRICES IN LAUNDRY BUSINESS SERVICES

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### **Abstract**

*It is a practical and efficient lifestyle that is more in demand by today's society. So that currently there are many service sectors, such as laundry services or clothes washing services. One of them is in Pengumbulanadi Village, Tikung District, which has enlivened the laundry business. In determining the tariff, the laundry business uses a unit system (per item), with different prices and has its own standard price. Also uses a price rounding system in its calculations. This study aims to find out how the practice of rounding off prices and how to review Islamic economic law on the practice of rounding off prices at Inez Laundry. This study uses a field research type method and uses a qualitative approach. From the results of this study, it can be concluded that in determining the cost of laundry, the laundry uses a rounding off price system. The problem is that the laundry does not notify consumers in advance when the price will be rounded off. In practice, some consumers know and some do not know about rounding off the price. That is, the laundry is included in the ijarah contract, which in practice has fulfilled the pillars and conditions of ijarah, namely the existence of mu'jir, musta'jir, ma'jur and contract. And in the practice of price rounding, however, the consumer does not feel disadvantaged, and between the two parties do not feel disadvantaged and are mutually pleased, then the law is legal and permissible.*

*Keywords: Rounding off prices, Laundry, Ijarah.*

### **INTRODUCTION**

There is a kind of belief in our hearts, that Allah SWT is always watching our every move and step and is always with us.<sup>1</sup> And as time goes by, there are many prohibitions that are prohibited in Islamic law, but are still implemented in everyday life, and have even become people's habits. Examples include usury, *maysir*, *gharar* and falsehood.<sup>2</sup> As technology advances and the times progress, a practical and efficient lifestyle is preferred by today's society, apart from that the increasingly busy work required for a person to manage their time as well as possible is rare for humans who have the ability to manage time correctly. In such circumstances, there are some people who are unable or unable to take the

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<sup>1</sup>Nasroen Harun, *Fiqh Muamalah* (Jakarta: Gaya Media Pratama, 2007), 7.

<sup>2</sup> Mardani, *Sharia Economic Fiqh (Fiqh Muamalah)* (Jakarta: Kharisma Putra Utama, 2012), 6.



time to carry out personal activities such as washing clothes. This is what some people take advantage of to turn this phenomenon into a business opportunity, including laundry services (clothes washing services). This is done to meet needs in daily activities. This service is really needed for people who have little time or are lazy to wash their own clothes.

*Laundry* is a type of service for washing clothes, blankets, carpets, dolls and so on. Consumers can use this service by selecting the specified type of *laundry*. The large number of businesses in the *laundry services sector* is due to increasing demand in this sector. Apart from that, the costs offered are relatively cheap, management is not too difficult, and the profit percentage is quite promising. One of the many areas in Lamongan is Pengumbulanadi Village, Tikung District, which takes part in the *laundry business* in Lamongan. In determining the rates, they use a unit system (per item), with different prices and have their own price standards in accordance with what is stated. ordered by consumers, namely, Rp. 7,000 for washing services, Rp. 14,000 for dry cleaning services, Rp. 16,000 for dry cleaning, ironing and Rp. 10,000 for ironing services only. This price is adjusted to the standard *laundry price* in Lamongan Regency.

The practices carried out by each *laundry service business actor* are different. These different practices can actually cause ambiguity. The lack of clarity here is caused by various *laundry business actors* who apply different calculation systems when adding up *laundry items*. Where one of the *laundry service businesses* in Pengumbulanadi Village, Tikung District uses a unit system (per item) in its calculations. If the goods are added up at a predetermined price, and the result has not reached the predetermined price, the *laundry service* will charge the goods at the predetermined price or use the standard price at the *laundry*.

## LITERATURE REVIEW

### Definition of Ijarah Agreement

Etymologically, *ijarah* comes from the word *أجر-يأجر (ajara-ya'jiru)*, namely wages given as compensation for work. *Al-ajru* means wages or rewards for work. The basic meaning of *al-ajru* is a substitute, both material and immaterial.<sup>3</sup>Therefore, the etymological meaning of *ijarah* is *reward for actions, behavior and wages for work done*. As for terminology, the meaning of *ijarah* according to fiqh scholars is as follows: According to Sayyid Sabiq, *ijarah* is a type of contract or transaction to obtain benefits by providing compensation. According to Shaafi'iyah, *ijarah* is a type of contract or transaction for a benefit that is intended, certain, permitted and can be

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<sup>3</sup>Imam Musthofa, *Contemporary Fiqh Muamalah* (Yogyakarta: Kaukaba Dipantura, 2015), 85.



utilized, by providing certain rewards. According to Amir Syarifuddin, *ijarah* can simply be interpreted as a contract or transaction of benefits or services, with certain compensation. If the object of the transaction is the benefits or services of an object, it is called *Ijarah al-ain*, such as renting a house or residence to occupy. If the object of the transaction is benefits or services from someone's labor, it is called *Ijarah ad-Dzimah* or wages, such as wages for printing books and so on. Even though the objects are different, both are called *ijarah* in the context of fiqh.<sup>4</sup>

It can be understood that *ijarah* is a contract to provide a replacement or reward for the use of the benefits of a good or service. Meanwhile, Article 20 of the Compilation of Sharia Economic Law (KHES) defines *ijarah* as " *Ijarah* is the rental of goods for a certain period of time with payment".<sup>5</sup> Meanwhile, DSN MUI Fatwa NO: 112/DSN-MUI/IX/2017 explains that, an *ijarah contract* is a rental agreement between *mu'jir* (المؤجر) with *musta'jir* (المستأجر) or between *musta'jir* (المستأجر) and *ajir* (الأجير) to exchange benefits and *ujrah*, both goods and services.<sup>6</sup>

### Principles of Ijarah Law

According to Jumhur Ulama, the original law is *mubah* or permissible, if it is done in accordance with the provisions of *syara'* based on the verses of the Qur'an, the hadiths of the Prophet, and the provisions of *Ijma' Ulama*. The legal basis for *ijarah* ability is as follows: The basis of *ijarah* law in the Qur'an:

قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَأْجِرْهُ إِنَّ خَيْرَ مَنِ اسْتَأْجَرْتَ الْقَوِيُّ الْأَمِينُ

Meaning: "One of the two women said: O my father, take him as a person to work (for us), because indeed the best person you take to work (for us) is someone who is strong and trustworthy". (QS Al-Qashash: 26)

The basis of *ijma'* is that all the people agree, no scholar disputes this agreement (*ijma'*), even if there is a difference of opinion between them, it is not considered.<sup>7</sup>

### Pillars and Terms of Ijarah

In general, it is stated in Islamic jurisprudence books that the pillars of *ijarah* are as follows:<sup>8</sup> *Mu'jir* and *Musta'jir*: *Mu'jir* is a person who receives wages for doing something and who rents out something, either

<sup>4</sup>Abdul Rahman Ghazaly, et al, *Fiqh Muamalat* (Jakarta: Pranamedia Group, 2010), 277.

<sup>5</sup>Compilation of Sharia Economic Law, Book II: 11.

<sup>6</sup>DSN-MUI Fatwa, Regarding the *Ijarah Agreement*: 3.

<sup>7</sup>Hendi Suhendi, *Fiqh Muamalah* (Jakarta: PT Raja Grafindo, 2002), 116.

<sup>8</sup>Hendi Suhendi, *Fiqh Muamalah*, 117.



with his labor or with the tools he owns. Meanwhile *musta'jir* is the person who pays the wages and the one who hires, yes that's it people who use services, whether in the form of labor or objects, who then provide wages for the labor services or rent from the services of the objects used. It is required that *mu'jir* and *musta'jir* are mature, intelligent, able to carry out *tasbarruf* (management of assets) and care for each other. Shigat ijab kobul; Acceptance of rent-to-hire and wage-to-hire, acceptance of rent-to-hire for example: "I will rent this motorcycle to you every hour for Rp. 3,000,-", then *the musta'jir* replied "I agree to rent this motorcycle at that price per hour". While the acceptance of wages, for example, someone said "I will give you this garden to plow with a daily wage of Rp. 6000,-", then *the musta'jir* replied "I will do the work according to what you say". *Ujrah* (wages); Both parties are required to know the amount, both in rent and in wages. Goods that are rented or something that is done for hire: The following are the conditions for items that are rented or that are worked on for hire: Items that are the object of a hire-rent and hire-hire contract must be able to be used for their purpose. Goods that are the object of hire and hire can be handed over to the hirer and employee after use (especially in the case of hire). According to syar'a, the benefits from things that are rented out are things that are allowed or allowed, not things that are forbidden. The things that are rented must remain there until the specified time, according to the agreement in the contract.

### Various types of Ijarah

The object of *ijarah* in the form of material benefits and human energy is divided into two types, namely as follows:<sup>9</sup> *Ijarah* for the benefits or *ijarah aini*, also called rent-rent. In this type of *ijarah*, the object of the contract is the benefit of an object. With the aim of taking advantage of the object without having to transfer ownership of the object. *Ijarah* for work or *ijarah amali*, also called wages-wages. In this second type of *ijarah*, the object of the contract is someone's charity or work (services). This type of *ijarah* is used to obtain services from someone by paying wages (services) for the work performed.

### Cancellation and Expiration of Ijarah

According to al Kasanani in the book *al-Badaa'iu*, it is stated that the *ijarah* contract ends if there are the following things:<sup>10</sup> The object of the *ijarah* is lost or destroyed, such as the house being rented being burned to the ground or the vehicle being rented being lost. The grace period agreed

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<sup>9</sup>Akhmad Farrah Hasan, *Fiqh Muamalah from Classical to Contemporary (Theory and Practice)* (Malang: UIN MALIKI Press, 2018), <http://repository.uinmalang.ac.id/>.

<sup>10</sup>Hendi Suhendi, *Fiqh Muamalah*, 122.



in the *ijarah* contract has ended. If the rented object is a house, then the house is returned to the owner, and if the rented object is the result of a person's work, then that person is entitled to receive his wages. The death of one of the contracting parties. If one of the parties has a reason, for example the rented house is taken over by the government, because it is related to debt, then the *ijarah* contract will be void.

### **Definition of Laundry Services**

Service is any action or performance offered by one party to another party, and in principle does not result in the transfer of ownership. The service features are as follows:<sup>11</sup> Something that is intangible, but able to meet the needs of consumers. Services do not result in the transfer of goods or ownership. There is interaction between service providers and service users. The word laundry in the Big Indonesian Dictionary (KBBI) is called laundry. <sup>12</sup>which has the same meaning as *laundry*, namely a business or person engaged in washing (ironing) clothes. *Laundry* is the process of washing an object using water and laundry soap or detergent, with the aim of removing dirt or particles from the object. Of course, this can be done by a laundry service, but it can also be done at home with a washing machine and ordinary detergent.<sup>13</sup>

### **Types of Laundry**

Currently, there are many types of *laundry*, and they can be adjusted to suit individual needs. The following are the types of *laundry*, namely: *Kilo Laundry*; *Kilo laundry is a laundry service that calculates fees based on kilograms. Unit Laundry*; Meanwhile, *unit laundry is a clothes washing service that calculates the service costs per unit of clothing, with prices varying for each item/clothing depending on the respective price at the location of the laundry service. Dry Cleaning*; *Dry cleaning is a form of washing that does not use water at all. Instead, the dry cleaning process uses a liquid solvent in the form of perchlorethylene (PCE) or tetrachlorethylene to remove dirt on clothes. Self Service Laundry*, *Self service laundry is a laundry service where we have to take care of our dirty clothes ourselves at the laundry place. Laundry service providers only provide facilities in the form of a one-tub washing machine and clean water, so*

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<sup>11</sup>Saharani, et al, "Islamic Economic Review of Price Rounding in Natural Laundry Services Businesses in Parepare City", *Journal of Islamic Economics and Business*, <https://ejurnal.iainpare.ac.id/>.

<sup>12</sup>Big Indonesian Dictionary, <https://kbbi.kemdikbud.go.id/>.

<sup>13</sup>Bonny Triangga, Minarni, " *Desktop-Based Laundry Service Information System for Quin's Laundry Shop* " (Darwan Ali University, Sampit-Central Kalimantan): 2, <https://adoc.pub/queue/sistem-information-service-jasa-laundry-shop-quin-s-laundry.html>.



consumers have to transport their own dirty clothes and detergent to be used.<sup>14</sup>

### **Price Rounding**

Rounding prices is adding or completing the nominal value. The purpose of rounding prices is to find an answer that is as close as possible to the objectivity and accuracy of the numbers in the calculation results.

According to Ibn Taymiyah quoted by Qardhawi, there are two forms of price determination, some are permitted, and some are prohibited. There are *ta'sir* (price determination) that are unjust, that is what is forbidden and there are those that are fair, that are what are permissible. Qardawi further stated that, when price determination is carried out by forcing sellers to accept prices that they do not accept, then this action is not justified by religion. However, when price determination aims at justice for the whole community, such as making a law not to sell above the official price, then this is permissible and must be enforced.

Ibn Taymiyah's discussion of price issues has two main points of discussion, namely: Equal/fair compensation (*Iwad Al-Mitsl*) is commensurate compensation which according to custom is the equivalent price value of an object. Equivalent/fair price (*Tsaman Al-Mitsl*) is the price value when people sell their goods, which is generally accepted because it relates to the goods being sold or other similar goods in a certain place and for a certain time.<sup>15</sup>

### **RESEARCH METHODS**

This research uses a type of field research, namely where data collection requires the researcher (data collection) to go directly into the field. <sup>16</sup>This research is called field research because in this research the researcher conducted a study directly in the field, to obtain factual data about how contracts are implemented and the practice of rounding prices at Inez Laundry, as well as the data needed in this research.

In this research, researchers used a qualitative approach. This approach is a method used to examine the condition of natural objects, where the researcher is the main instrument.

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<sup>14</sup>Despasya, Yonada. "Get to Know the Types of Laundry So You Don't Make the Wrong Choice" October 11, 2022. <https://www.cleanipedia.com/id/mencuci/jen-jen-laundry.html>.

<sup>15</sup>Mutia Sumarni, "Islamic Business Ethics Analysis of the Practice of Rounding Prices in Rubber Buying and Selling" *Journal of Islamic Economics and Business* 5, no. 2 (2020): 164, <https://journal.iainlangsa.ac.id/index.php/ebis/article/view/1786>.

<sup>16</sup>Aji Sofanudin, *Tarbiyah Science Research Methodology* (Yogyakarta: Samudra Biru, 2011), 134.



## RESEARCH RESULTS AND DISCUSSION

### Price Rounding Practices at Inez Laundry

According to Ibn Taimiyah quoted by Qardhawi, there are two forms of price determination, some are permitted, and some are prohibited. There are *ta'sir* (price determination) that are unjust, that is what is forbidden and there are those that are fair, that are what are permissible. Qardawi further stated that, when price determination is carried out by coercion, this action is not justified by religion.

Based on this explanation, it was explained that there are two types of price determination, namely prohibited and permitted. Prohibited price determination is unfair or one party is unjust and there is an element of coercion. Meanwhile, price determination is permissible, such as whether the two parties agree with each other or there is no element of coercion, meaning that both parties like each other and are fair to each other.

If seen in practice, the *laundry* implements a price rounding system in practice. In the transaction, the consumer comes to the place with dirty clothes, then the *laundry person* asks in whose name, what service they need, when they will be picked up and when they want to be paid. If you want to be paid when the goods are delivered, you can pay when you pick up the goods. However, of the many consumers, almost all pay when the goods can be taken. Those who pay in advance are usually consumers who are new to using this *laundry service*. With a *delivery service system*, the *laundry* will pick up dirty items at the consumer's house according to the agreement, namely the consumer contacts the *laundry*, and the *laundry* will be ready to pick up the consumer's goods according to the agreement. After the consumer chooses which service to use and when to pick up the goods, the contract is complete.

*laundry fees* is carried out when the goods are finished according to the service chosen by the consumer. If the consumer requests payment in advance, the rate calculation process will be calculated when the dirty clothes are delivered. However, in this *laundry business* there are irregularities used when calculating the cost rates, and they do not notify consumers in advance. The *laundry* party only relies on the writing on the payment receipt. There are consumers who know this and there are those who don't know about the rounding of prices carried out by the *laundry*.

If you look at the transaction process, the practices carried out are included in the *ijarah contract*, where the *laundry party* is the *mu'jir*, the consumer is the *musta'jir*, the goods or clothes that are



laundered *are* the object of rent, the payment note is a qobul agreement between the two parties and wages or dirty clothes as a rental benefit.

So the analysis according to researchers is that relying on payment receipts is the same as the absence of a clear agreement between the laundry *and* the consumer, because this is done unilaterally. And if the system used by the *laundry* is carried out forcefully and is not approved then this is not permitted in religion, unless there is clarity and agreement between the two parties, then this action is permitted.

### **Review of Sharia Economic Law on the Practice of Price Rounding at Inez Laundry**

*Ijarah* in the form of rent-to-rent or in the form of wages-to-hire is a muamalah that is prescribed in Islam. *Ijarah* is an agreement to give a substitute or reward for the use of the benefit of a good or service. Hanafi scholars explained, in the book of Hasiyah Ibn Abidin, that the term *ijarah contract* is a contract for benefits with a reward or wages ( *ujrah* ). The ability of the *ijarah* contract itself is based on the existence of arguments, either Al-Quran or As-Sunnah, as one of the arguments stated in Al-Qur'an surah Al-Qashash verse 26:

قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَأْجِرْهُ إِنَّ خَيْرَ مَنِ اسْتَأْجَرْتَ الْقَوِيُّ الْأَمِينُ

Meaning: "One of the two women said: O my father, take him as a person to work (for us), because in fact the best person you take to work (for us) is someone who is strong and trustworthy". (QS Al-Qashash: 26)

The verse is one of the arguments that become the legal basis for allowing *ijarah contracts*, but behind the ability there are pillars and conditions that must be met in the practice of muamalah.

*laundry rates*, the *laundry company* rounds up the original price to its standard *laundry price*. For example, A does *laundry* using a dry cleaning service system, if the result of calculating the items being washed is Rp. 10,000 then it will be rounded up to Rp. 14,000, because the standard dry cleaning price is IDR 14,000. Price rounding is done directly by the *laundry*, without prior notification to the consumer, only that the calculation is written in the payment note and the note is given to the consumer. Therefore, the laundry *has* its own reasons, namely that it feels that the payment receipt which already includes the price is sufficient.





Good service quality is the most important thing in providing a good impact on a business. because quality greatly influences consumer satisfaction, that is why service quality must be the most important thing to provide consumer satisfaction.

Allah SWT. says in the Qur'an Surah An-nisa verse 29 which reads:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَ نَفْسِكُمْ بِالْبَاطِلِ إِلَّا أَنْ

God willing <sup>سَكُنُمْ</sup> إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

It means: "O you who believe, do not consume each other's property in a false way, except by the way of business that happens mutually between you. And do not kill yourselves; Indeed, God is Merciful to you." (QS An-nisa:29)

The verse above explains that as a Muslim, it is forbidden to take other people's property in a wrong way. In doing muamalah activities, it should be based on a sense of mutual love. As already explained in the previous chapter, the terms of *ijarah* according to Hanafiyah scholars that the first terms of *ijarah* must be based on the consent of both parties who do the transaction. If one of the two does a transaction under duress, then the transaction is considered invalid.

From this presentation, the Hanafiyah Ulama also explained that, the most important thing in the context of *ijarah* is willingness or like-mindedness, where to achieve this willingness *mu ' jir* and *musta ' jir* must be mutually beneficial and without any element of coercion.

If seen from a practical perspective, this *laundry business* is included in the *ijarah contract* , because there are elements of the *ijarah contract* . As for the pillars of *ijarah* according to the Compilation of Sharia Economic Law in article 295, namely:

➤ *Musta'jir* (The renting party)

Namely people who use services, either in the form of energy or objects, who then provide wages for the energy services or rent from the service objects used. In practice, the *musta'jir* is the consumer because those who use the service then pay it.

➤ *Mu'jir* (renting party)



Namely people who receive wages for doing something and who rent something, either with their labor or with the tools they own. In practice, the person who becomes *the mu'jir* is the *laundry party*, because the *laundry party* provides the services for use.

➤ *Ma'jur* (things that *are taught*)

In this case, the object being *donated* is the dirty clothes that the consumer handed over to the *laundry*.

➤ Contract

In practice, in this pillar of the contract, the process of handing over goods by the consumer to the *laundry party*, then the *laundry party* asks what type of service will be used, when they will be collected and when they will be paid for. And proven by a payment receipt. This is included in the contract. As stated in article 296 in the Compilation of Sharia Economic Law which states that the *ijarah agreement* can be carried out verbally, in writing and by signs.

Likewise, it is explained in the fiqh books that the pillars and conditions of *ijarah* are as follows:

➤ There are *mu'jir* and *musta'jir*

Where it is required that *mu'jir* and *musta'jir* are mature, intelligent, able to carry out *tasbarruf* (management of assets) and please each other. If we look at the practice and results of interviews conducted by researchers, the average person who does *laundry* is the general public and is over 20 years old, which means they have met the requirements, namely being mature, sensible, able to manage assets and both parties are happy with each other.

➤ Shigat Ijab Qobul

It is a mutual agreement both oral, sign, and written between both parties. The form of acceptance in this *laundry business* can be seen when the consumer completes the transaction to the end followed by handing over the goods. And *ijab qobul* is done verbally and in writing which is evidenced by a payment note.

➤ *Ujrah* (wages)

Based on the research data, in practice *ujrah* (wage) is charged to the consumer and paid to the *laundry*.

➤ Goods that are rented or something that is done for hire



The following are the conditions for items that are rented or that are worked on for hire:

- Items that are the object of a hire-rent and hire-hire contract must be able to be used for their purpose.

If we look at the benefits, the benefits received by consumers (*musta'jir*) are clothes that are clean as a result of washing by the laundry, which initially made dirty clothes clean, so that these benefits can be obtained by consumers. Meanwhile, the benefits obtained by the laundry (*mu'jir*) are wage benefits

- According to syara', the benefits from rented objects are things that are permissible or permissible, not things that are haram (forbidden).

In this case, the goods that are paid for at this laundry include halal goods, such as clothes, blankets, mukenas, jackets and others.

- The rental object must remain there until the specified time, according to the agreement in the contract.

If you look at it in practice, the laundry has rules and policies that have been agreed upon between both parties. This laundry takes care of the goods as agreed, if they are lost or damaged because the iron will be replaced 10 times by the laundry.

Based on the analysis above, in the researcher's opinion, from the perspective of sharia economic law, the practice of rounding prices in the Inez Laundry business is legal, because the harmony has been fulfilled. Then in terms of requirements, *laundry business practices* have also been fulfilled. As explained by the Hanafiyah Ulama, the most important thing in the context of *ijarah* is willingness or like-mindedness, where to achieve this willingness *mu'jir* and *musta'jir* must be mutually beneficial and without any element of compulsion. Qardawi further stated that, when price determination is carried out by forcing them to accept a price they do not accept, then this action is not justified by religion. In practice, consumers do not feel disadvantaged, where both parties feel like they like each other, no one feels disadvantaged and both parties are mutually happy about this.

## CONCLUSION

- In practice, Inez Laundry uses a unit service system and also applies a price rounding system to laundry fee rates. This laundry business has standard prices and unit prices per item. The practice of



rounding prices is carried out when the *laundry fee calculation* is less than the standard price held by the *laundry*, then it will be rounded to the standard price. In the price rounding process, some consumers know and some don't know.

- Reviewing sharia economic law regarding the practice of rounding prices for Inez Laundry business services, it can be concluded that *the laundry* is included in the *ijarah* contract, where in practice it has fulfilled the pillars and conditions of *ijarah*, namely the existence of *mu'jir, musta'jir, ma'jur* and contract. And in the practice of rounding prices, both parties do not feel disadvantaged and are mutually pleased, so the law is legal and permissible.

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