Aceng Akhmad Munandar Alkafi Billah, M.M., M.Pd.

PROFESSIONAL BUSINESS ENGLISH FOR Islamic Business Management

Aceng Akhmad Munandar Alkafi Billah, M.M., M.Pd.

PROFESSIONAL BUSINESS ENGLISH FOR *Islamic Business Management*

Penerbit widina

PROFESSIONAL BUSINESS ENGLISH FOR ISLAMIC BUSINESS MANAGEMENT

Tim Penulis:
Aceng Akhmad Munandar Alkafi Billah, M.M., M.Pd., Ahmad Raihan Maulana, Diyan Cahya Dwi Mustika, Elsa Salsabila, Fadlan Andika Ramadhan, Fatimah Lubis, Hasna Nuha Zakiyyah, Hazel Butsainah Muttaqi Akram Ramadhani, Iswatul Hasanah, Muhammad Alifudin Jamil, Muhammad Zidan, Muhammad Zidan, Naila Zuayriyah, Nengsih Anggraeni Putri, Radiatull Adawiyyah, Rahmi Nur Naila, Ririn Dayati, Salwa Azzahra, Salsabila Anggraeni, Sisi Mursinah, Siti Mufida, Zakiyyah Nurkholishoh

Desain Cover:
Helmaria Ulfa

Sumber Ilustrasi:
www.freepik.com

Tata Letak:
Handarini Rohana

Proofreader:
Aas Masruroh

ISBN:
978-634-317-281-9

Cetakan Pertama:
September, 2026

PENERBIT:
WIDINA MEDIA UTAMA
Komplek Puri Melia Asri Blok C3 No. 17 Desa Bojong Emas
Kec. Solokan Jeruk Kabupaten Bandung, Provinsi Jawa Barat

Anggota IKAPI No. 519/JBA/2025
Website: www.penerbitwidina.com
Instagram: @penerbitwidina
Telepon (022) 87355370

FOREWORD

It is with great enthusiasm that We introduce Professional Business English for Islamic Business Management. This book arrives at an important moment when demand for clear, professional communication in Islamic business contexts is rising—both within academic settings and across industry. The author successfully bridges linguistic precision with practical relevance, offering readers a resource that enhances language skills while grounding them in the ethical and managerial principles of Islamic business.

Designed for students, young professionals, and educators, this text combines essential business English competencies—such as report writing, negotiation language, presentation phrasing, and client correspondence—with terminology and case examples tailored to Islamic finance, halal supply chains, and sharia-compliant governance. Each chapter balances concise explanations, realistic dialogue, and exercises that encourage critical thinking and real-world application. As a result, readers will not only improve their command of English, but also learn to express complex Islamic business concepts clearly and persuasively.

We appreciate the author's careful attention to clarity and context. The book avoids unnecessary jargon while preserving academic rigor, making it suitable for classroom use, self-study, or professional training. Sections that focus on cross-cultural communication and ethical language are particularly valuable for those who will represent Islamic businesses in multinational environments.

We hope this book will become a standard reference for students and practitioners striving to communicate with integrity and professionalism in the global marketplace. May it inspire confident, principled, and effective communicators who contribute positively to the development of Islamic business worldwide.

Tangerang, 2026
Student of Business/Islamic Economics

TABLE OF CONTENTS

CHAPTER I

INTRODUCTION TO BUSINESS ENGLISH

A. BUSINESS ENGLISH UNDERSTANDING AND FUNCTION

1. Business English Understanding

Business English is a form of English spoken specifically in the context of the business and professional world. It includes a variety of language terms, expressions, and structures used in activities such as business communication, negotiation, presentation, report writing, and official correspondence. In practice, Business English emphasizes not only English ability in general, but also the ability to deliver messages effectively, clearly, and professionally according to the needs of the work world.

In addition, Business English is also closely related to the ability to understand different communication contexts in the business environment. For example, communication with clients is certainly different from communication with coworkers or superiors. Therefore, the use of language must be tailored to the situation and purpose of communication so as not to cause misunderstanding.

According to Jeremy Comfort in his book Effective Business English, Business English's ability emphasizes the effectiveness of communication in professional situations, where messages must be conveyed clearly, precisely, and not cause misunderstandings. This is important because in the business world, inappropriate communication affect both work relationships and business decisions.

According to Ian MacKenzie (2010), Business English is not only related to English ability in general, but also emphasizes the ability to communicate effectively in professional situations. This is important because inappropriate communication in the business world can lead to misunderstandings that affect working relationships and decision making.

CHAPTER II

ISLAMIC BUSINESS CONCEPT

A. FUNDAMENTAL PRINCIPLES OF BUSINESS IN ISLAM

1. The Concept of Tawhid in Economics

The concept of *tawhid* is the most fundamental foundation underlying the entire economic and business system from an Islamic perspective. This principle of faith asserts the absolute acknowledgement that Allah SWT is the Creator, the sole Owner, and the true Ruler of all resources existing in this universe (Khan et al., 2021). Humans possess absolutely no absolute, unrestricted right of ownership over the worldly material wealth they currently control. Every form of material wealth, business capital, land, through to professional expertise possessed is, in essence, a sacred trust that must be accounted for before Him. This awareness of *tawhid* transforms a business practitioner's paradigm, leading them to view material wealth more wisely.

The logical consequence of the principle of *tawhid* is the positioning of humans on earth not as absolute owners, but merely as *khalifahs* holding a trust. As trustees of the divine mandate, humans are granted full authority to manage, utilise, and develop all economic potentials available in nature to the best of their abilities. However, the freedom in managing these business operations must completely submit to the rules, provisions, and boundaries of *sharia* established by the Absolute Owner. Every managerial decision, marketing strategy, through to profit distribution must always reflect the values of compliance with this spiritual trust. This concept of trust automatically prevents humans from acting arbitrarily in exploiting resources.

In practical operational terms, the internalisation of the concept of *tawhid* will shape the character of businesspeople, instilling highly elevated moral integrity and consistent honesty. Business practitioners who adhere to *tawhid* are fully aware that every single inch of their business activities is always under the direct supervision of Allah SWT. This inherent spiritual

CHAPTER III

ISLAMIC BUSINESS TERMINOLOGY

A. ISLAMIC FINANCE TERMINOLOGY

1. Basic Concepts of Sharia Finance

a. Definition of Islamic Finance

The use of the Islamic financial system has been in practice since the time of the Prophet Muhammad SAW. The Islamic financial system was successfully implemented during that era, as evidenced by the existence of the Bait Al-Maal, which was managed by the Companions (Khalifa). However, over time, the caliphate system declined, until, by the end of the 19th century, the Ottoman dynasty introduced the conventional banking system to the Islamic world. This caused an uproar and drew criticism from Islamic jurists, who argued that the system could be deemed to violate Sharia due to the presence of riba; ultimately, this led to the collapse of the Islamic Caliphate (the Ottoman Empire in Turkey) in 1924.

The financial system itself is a collection of institutions, rules, and operational mechanisms that regulate the flow of money to ensure the economy functions. The financial system carries out a primary function as a mediator between fund providers and fund users, who utilise these funds to purchase goods or services and for investment. Thus, its role is vital for future economic development (Syaripudin and Furkony, 2020:257). In the Islamic financial system, in addition to acting as a mediator, it also bears a social responsibility for the welfare of the entire population.

From an Islamic economic perspective, the function of the financial system is not limited to acting merely as a financial intermediary, but also encompasses moral values and social responsibility. The Islamic financial system places the principles of justice, balance, and the public good as the primary foundations for all economic activities. Consequently, the management of funds must not be solely profit-oriented but must also consider its impact on the wider public welfare. It is this principle that distinguishes the Islamic financial system from the conventional financial

CHAPTER IV

BUSINESS COMMUNICATION

A. PRINCIPLES OF EFFECTIVE BUSINESS COMMUNICATION

1. Definitions and Basic Components of Communication

At its most fundamental level, communication is far more than a simple transaction of data; it is a dynamic process aimed at achieving shared understanding. Without a mutual alignment of meaning between parties, a message remains nothing more than noise.

Communication is the process of exchanging information, ideas, or feelings between individuals or groups through verbal, nonverbal, written, or visual means. It involves a sender who encodes a message, transmits it through a channel, and a receiver who decodes and interprets it, often with feedback to confirm understanding. In business, communication drives collaboration, decision-making, and relationship-building. (Lumen , 2020).

According to Lumen (2020), communication is a multifaceted exchange of thoughts, data, and emotions through various formats, including verbal, written, and non-verbal cues. This systematic process requires a sender to package a message and transmit it via a specific medium to a recipient, who then translates the information. The cycle is finalized through a feedback loop, which ensures that the intended meaning aligns with the perceived understanding. The definition is elevated communication from a simple act of speaking to a complex structural framework essential for organizational health.

Communication can be understood as a process of exchanging information, ideas, and meanings between individuals or groups in order to create mutual understanding. In both academic and professional contexts, communication plays an important role because it allows people to express opinions, share knowledge, and build social relationships effectively. Communication is not only limited to spoken interaction, but it also includes written, visual, and digital forms of message delivery (Putri, 2021). The argument emphasizes that the core of communication is not merely the

CHAPTER V

PROFESIONAL EMAIL WRITING

A. STRUCTURE OF BUSINESS EMAIL

1. Definition of Business Email Structure

A business email structure is the standard format used when writing professional emails. A well-structured email helps the reader understand the message clearly and respond quickly. Professional emails usually follow a simple and organized format. This structure is important because it shows professionalism, politeness, and good communication skills in the workplace or business environment.

According to Emmy J. Bluhm in *Succeeding with Professional Email* (2019), a clean and standardized email structure acts as a visual roadmap for the recipient. Bluhm emphasizes that "in a fast-paced corporate environment, a structured email reduces cognitive overload, allowing professionals to process and act on information up to 40% faster."

Generally, a business email consists of several parts, such as the subject line, greeting, opening sentence, main content, closing sentence, and signature. The subject line should be clear and specific so the receiver can easily understand the purpose of the email. The greeting should be polite and respectful, for example “Dear Mr. John” or “Good morning.” The body of the email contains the main information or purpose of the message, written in clear and concise language. Finally, the email ends with a polite closing and the sender’s name or position. Using the correct email structure can make communication more effective and professional.

2. Parts of a Business Email

A business email generally consists of the following parts that help create clear and professional communication:

a. Subject Line

The subject line is the title of the email. It tells the reader what the email is about. A clear subject helps the recipient understand the purpose

CHAPTER VI

BUSINESS NEGOTIATION

A. DEFINITION OF BUSINESS NEGOTIATION

In the modern business environment, negotiation has become an essential activity that cannot be separated from organizational operations. Every business entity, whether small or large, is required to engage in negotiation in order to achieve its goals and maintain its competitiveness. Negotiation occurs in various business situations, such as determining prices, forming partnerships, and establishing contracts.

Therefore, understanding the concept of business negotiation is very important for individuals involved in business activities. This section will discuss the definition of business negotiation, its importance, and its role in achieving mutually beneficial agreements.

Business negotiation is a very important activity in the business world. It refers to a process of communication or bargaining between two or more parties in a business context in order to reach an agreement that is acceptable and mutually beneficial for all parties. This agreement may include aspects such as pricing, contracts, partnerships, payment terms, or delivery conditions (Thompson, 2020).

In this process, each party usually has different interests, needs, and expectations. Therefore, negotiation becomes a way to find common ground and create outcomes that benefit all parties involved (Lewicki et al., 2021). Business negotiation occurs when differences in interests still exist, and both parties engage in discussions to find a middle point that leads to an agreement acceptable to all. In the business context, negotiation is more structured and goal-oriented. It may arise in various situations such as purchasing raw materials, offering services, forming partnerships, drafting contracts, or recruiting employees. Therefore, negotiation requires careful thinking and effective communication (Lewicki et al., 2021).

CHAPTER VII

ISLAMIC FINANCE CONCEPTS

A. BASIC PRINCIPLES OF ISLAMIC FINANCE

Islamic finance is a form of finance based on Sharia, or Islamic law. Sharia itself, meaning "the path that leads to the source of water," is bound by moral goals and contains lessons of righteousness. (Danang Husen Sobana,2017)

The principles of Islamic finance are based on Islamic law (the Quran and Hadith), which prioritizes justice, transparency, partnership (ta'awun), and the welfare of the community. Essentially, Islamic finance prohibits riba (interest), *gharar* (uncertainty), *maysir* (gambling), and illicit businesses, and mandates profit sharing (*mudharabah/musyarakah*) and buying and selling (murabahah).

The following are the main principles of Islamic finance:

1. Prohibition of interest (riba)

Riba literally means —excess and is interpreted as —an unjustified increase in capital in a loan or sale. More precisely, all positive and predetermined rates of return related to the term and principal amount of a loan (i.e., secured regardless of the performance of the investment) are considered riba and are prohibited. The practice of accepting riba is not permitted in Islamic law. Muslims are prohibited from taking riba of any kind. The prohibition on Muslims not to involve themselves in riba is sourced from various verses in the Quran and the hadith of the Prophet Muhammad (peace be upon him). This is explained in the Quran, Surah Ar-Rum, verse 39:

The translation: "And what you give usury (additional) so that people's wealth will increase, does not increase in the sight of Allah. And what you give in the form of zakat, which you intend to obtain Allah's pleasure, then those are the people who multiply (their reward)."

CHAPTER VIII

CASE STUDIES IN ISLAMIC BUSINESS

A. ISLAMIC BUSINESS ANALYSIS

1. Islamic Business Ethics

Islamic business ethics is an important foundation in business activities because it teaches people to run a business based on Islamic values. In Islam, business is not only about earning profit, but also about honesty, fairness, and responsibility. Every business activity should have a good purpose and give benefits to other people. Islamic teachings also prohibit practices such as riba, gharar, and fraud because they can harm society and create injustice. Therefore, Islamic business ethics is very important in building trust and creating a healthy business environment (Rahmawati et al., 2023).

In daily life, Muslims are taught to behave well not only in worship, but also in social and economic activities. These values ares closely related to business because a person's attitude can influence the way they treat customers, workers, and business partners. A good business person should respect others, keep promises, and communicate honestly. Trust is very important in business relationships, and it can only grow when people act sincerely and responsibly.

Islamic business ethics is also based on guidance from the Qur'an and Hadith. These teachings encourage people to conduct business in a fair and transparent way. Islam does not allow business activities that contain deception, uncertainty, or exploitation. Because of that, Muslim business people are expected to prioritize justice and mutual benefit in every transaction. Profit is allowed in Islam, but it should not be achieved by harming others or ignoring ethical values.

The application of Islamic business ethics can be seen in simple activities in everyday life. For example, sellers should explain the real condition of their products and not hide any defects from customers. Fair pricing is also important so that both sellers and buyers feel satisfied. In

BIBLIOGRAPHY

Alam, A. I. A. (2025). *Kuasa dalam Penentuan Harga Jual dalam Islam*. CV Eureka Media Aksara.

Al-Baidhani, S. A. (2024). _Istikharah love: Efforts to achieve success in life_. Amzah.

Ali, M., Rahman, H., & Enterprise, S. (2022). *Honesty and Trustworthiness in Islamic Commerce: Ethical Standards for Modern Marketplace*. Journal of Islamic Marketing and Trade, 14(3), 201-224.

Anggraini, T., & Adeyani, I. (2021). Analysis of Marketing Strategies for Pension Financing Products at Indonesian Sharia Banks. Journal of Economy and Currency Studies, Vol. 3(2). DOI: 10.51178/JECS.V3I2.298

Annizar, R. A., & Junarsin, E. (2025). Mudharabah, musyarakah, financing risk, and performance of Islamic banks. Jurnal Ekonomi & Keuangan Islam, 11(1), 131–142. https://doi.org/10.20885/JEKI.vol11.iss1.art9

Arifin, S. (2010). Gharar dan risiko dalam transaksi keuangan. TSAQAFAH: Jurnal Peradaban Islam, 6(2), 312-334.

Ashfaq, M., Abdelwahab, H. R., Aziz, S., & Sharif, S. (2022). Wealth creation and management in Islam. In *Wealth management and investment in Islamic settings: Opportunities and challenges* (pp. 73-89). Singapore: Springer Nature Singapore.

Aziz, A. (2021). *Tinjauan Kelembagaan Dewan Pengawas Syariah dari Aspek Nomenklatur, Kedudukan, dan Remunerasi.* Tawazun: Journal of Sharia Economic Law, Vol. 4(1). DOI: 10.21043/tawazun.v4i1.8736

Aziz, A., et al. (2024). _Islamic economics_. Penerbit Adab.

Azqia, H. (2022). Jual beli dalam perspektif Islam. *Al-Rasyad: Jurnal Hukum dan Etika Bisnis Syariah*, *1*(1), 63-77.

Baihaqy, M. F., Salsabila, F., Azhari, I. T., Lestari, E. D., Nabila, B. A., & El Aliy, H. (2025). Maysir, gharar, and riba in Islamic banking: Concepts, provisions, types, implementation, and socio-economic impacts. _Musytari: Jurnal Manajemen, Akuntansi, dan Ekonomi, 24_(12), 321–330.

banking products: A Value at Risk approach. Jurnal Ilmiah Islam Futura, https://doi.org/10.22373/jiif.v24i1.17693 24(1), 213–240.

Bargiela-Chiappini, F., & Nickerson, C. (1999). Writing Business.

Bill Mascul, Business Vocabulary in Use (Cambridge University Press, 2002).

Bovee, C. L., & Thill, J. V. (1992). Business Communication Today. New York: McGraw-Hill.
Bovée, C. L., & Thill, J. V. (2021). Business Communication Today (15th Edition). Upper Saddle River, NJ: Pearson Education.
British Council, Business English Resources. Tom Hutchinson & Alan Waters, English for Specific Purposes (Cambridge: Cambridge University Press, 1987).
Budiyanti, N., Kosasih, A., & Az-Zahra, S. A. (2021). Sharia Investment in Islamic Economic Principles. *FITRAH: Jurnal Kajian Ilmu-Ilmu Keislaman*, *7*(1), 119-132.
Chaniago, A. (2024). _Secrets of a successful employee: Productive, happy, and blessed_. Insan Cendekia Mandiri Publisher.
Chapra, M. U. (2000). _The future of economics: An Islamic perspective_. Islamic Foundation.
Communicating for Managerial Effectiveness Clampitt, P. G. (1991). Communicating for Managerial Effectiveness. Newbury Park: Sage Publications.
Daft, R. L. (2021). *Management*. Cengage Learning.
Damodaran, A. (2026). *Investment philosophies: successful strategies and the investors who made them work*. John Wiley & Sons.
Daniels, J. D., & Radebaugh, L. H. (1998). International Business: Environments and Operations. New York: Addison Wesley.
David Cotton dkk., Market Leader (Harlow: Pearson Education, 2011).
Decisions. (2023). Effective decision-making in business meetings. *Business Communication Review*.
Dinar Nur, dkk. 2021. Bank dan Lembaga Keuangan Syariah. Malang. CV Literasi Nusantara Abadi.
Elahi, M. M. E., & Alam, M. M. (2022). Application of Maqasid Al-Shariah and rules of Shariah in managing wealth and financial transactions. *Elahi, MME & Alam, MM (2015). Application of Maqasid Al-Shariah and Rules of Shariah in Managing Wealth and Financial Transactions, Journal of Law*, *10*(2), 249-260.
Ellis, M., & Johnson, C. (1994). Teaching Business English.
Fadhilah, N. (2023). Prinsip-Prinsip Dasar Keuangan Islam. Jurnal Qiema (Qomaruddin Islamic Economics Magazine), 9(1), 30-45.
financing Devi, Y., Ramadhan, R. D., Sari, S. E., & Susanto, I. (2022). The effect of Islamic on bank performance. https://doi.org/10.24042/al-mashrof.v3i2.14170 Al-Mashrof.
financing on profitability. Accounting and Financial Review, 4(1). https://doi.org/10.26905/afr.v4i1.5476

Furqoni, M.I., et al. (2025). Optimising the Application of Salam and Istisna Contracts in Islamic Banking: Challenges, Strategies, and Operational Implications. Al Qalam, Vol. 19(2). DOI: 10.35931/aq.v19i2.4100

Garner, B. A. (2013). HBR Guide to Better Business Writing. Boston, MA: Harvard Business Review Press.

Ginanjar, A., & Kassim, S. (2021). *Roles of Islamic Microfinance Institutions in Improving Financial Inclusion in Indonesia.* Al-Iqtishad, Vol. 13(1). DOI: 10.15408/aiq.v13i1.19842

Griffin, R. W. (2020). *Fundamentals of management*. Cengage Learning.

Guffey, M. E. (1997). Business Communication: Process and Product. Cincinnati: South-Western College Publishing.

Guffey, M. E., & Loewy, D. (2022). Business Communication: Process & Product (10th Edition). Boston, MA: Cengage Learning.

Hamzah, M. (2024). The role and legal aspects of infaq, sadaqah, and waqf in realizing economic equality and people's welfare. *Al-Iqtishadiyah: Ekonomi Syariah dan Hukum Ekonomi Syariah*, *10*(1), 107-124.

Hannes, J. (2025). Strategic agility in crisis adaptation. *Journal of Business Strategy, 12*(3), 45–58.

Harahap, S. S. (1993). _Accounting theory_. PT RajaGrafindo Persada.

Hartanti, R., et al. (2026). _Fundamentals of accounting for beginners_. PT Sonpedia Publishing Indonesia.

Hasan, A. F. (2014). _The miracle of the energy of tawakkul_. Elex Media Komputindo.

Hashem, O. Y., Al-Nahari, A., & Hasan, B. (2025). The Impact of Halal Investment on Commitment to Social Responsibility and Promoting Development. *Global Business and Management Research*, *17*(3), 463-476.

Ian Mackenzie, English for Business Studies (Cambridge: Cambridge University Press, 2010).

Ichsan, I., Maharani, D., Wahyuningsih, N., Mediawati, E., Pujiyono, A., Fauzi, U., Citaningati, P. R., & Juliana, J. (2023). Ekonomi Islam dalam Teori dan Praktek. AzZahra Media Society.

Ihwanudin, N., et al. (2001). _Business ethics in Islam: Theory and application_. Widina Publisher.

Indeed. (2025). Optimizing resources in strategic meetings.

Ipandang, I., & Askar, A. (2020). Konsep Riba dalam Fiqih dan al-Qur`an : Studi Komparasi. Ekspose: Jurnal Penelitian Hukum dan Pendidikan, 19(2).

Iqbal, 1. 2020. Zakat: macroeconomic and microeconomic demands. International Journal of Economics, Business and Management Research, 4(3).

Iqbal, M., & Miah, M. S. (2023). *Ethics, Governance, and Risk Management in Islamic Banking: Eradicating Riba, Gharar, and Maisir from Modern Transactions*. International Journal of Islamic and Middle Eastern Finance and Management, 16(4), 689-712.

Iqbal, Z., & Mirakhor, A. (2011). _An introduction to Islamic finance: Theory and practice_. Wiley.

Islam, A. (2023). Islamic business ethics. _Pasar Modal Syariah, 27_.

Istiowati, S. I., & Muslichah, M. (2020). The effect of mudharabah, musharakah and murabahah

Jeremy Comfort, Effective Meetings (Oxford: Oxford University Press, 1996).

Juliana, J., Rizaldi, M. W., Al-Adawiyah, R. A., & Marlina, R. (2022). Halal Awareness: Pengaruhnya Terhadap Keputusan Pembelian Konsumen Shopee dengan Religiositas Sebagai Variabel Moderasi. (2022). Coopetition: Jurnal Ilmiah Manajemen, 13(2), 169-180.

Kader, H. (2021). Human well-being, morality and the economy: an Islamic perspective. *Islamic Economic Studies*, *28*(2), 102-123.

Kamaruzzaman, Y. (2022). Al-Ribhu (Keuntungan) dan ketentuannya dalam Fikih Islam. *Jurnal El-Hadhanah: Indonesian Journal of Family Law and Islamic Law*, *2*(1).

Kambali, M. (2021). Operational Products of Islamic Banks: A Study of the Application of Sharia Principles at BSM and BIMB. Al-Iqtishod, Vol. 9(1).

Kambali, M., & Gresik, S. A. A. M. (2021). Konsep Kepemilikan Dan Distribusi Pendapatan Dalam Sistem Ekonomi Islam. *Jurnal Al-Iqthishod*, *9*(2), 127-50.

Kato, T. (2022). _Islamic and capitalist economies: Comparison using econophysics models_.

Khan, A. A., Hussain, M., & Ali, S. (2021). *Foundations of Islamic Economics: Shari'ah Axioms and Basic Business Principles*. Islamic Economic Studies, 29(1), 45-68.

London, UK: Pearson Education Limited. Woods, G. (2010). Professional Writing For Dummies. Hoboken, NJ: Wiley Publishing, Inc.

Lumen Learning. (2020). Introduction to business communication. Retrieved from courses.lumenlearning.com

Mansoor, M., & Ahmed, S. (2024). *Islamic Finance and Principles of Shari'ah Compliance in Modern Business Jurisprudence*. Journal of Islamic Economics, Banking and Finance, 20(2), 115-138.

Mark Powell, Dynamic Presentations (Cambridge: Cambridge University Press, 2012).

Marsanda, M. PENGETAHUAN TENTANG RIBA DALAM PERSPEKTIF KEUANGAN SYARIAH.

Mendez, A. (2025). Visionary planning in corporate governance. *Global Business Journal, 18*(2), 77–92.

Mgmeconnect. (2018). Strategic functions of meetings in business. Retrieved from mgmeconnect.com

Monoarfa, H., & Juliana, J. (2025). Falsafah dan Praktik Bisnis Islam Dari Rasulillah hingga Era Digital. PT Rajawali Buana Pusaka.

Muthiah, A., & Setiawan, Y. A. (2021). Perlindungan Konsumen Jual Beli Properti Dalam Perspektif Fiqih Jual Beli. *Journal of Islamic and Law Studies*, *5*(1), 76-86.

Nabila, A. S., & Juliana, J. (2025). Analisis Jenis Riba dalam Praktik Kredit Online dan Solusi Mengatasinya. *Program Studi Ilmu Ekonomi dan Keuangan Islam, Universitas Pendidikan Indonesia*.

Newsmoor. (2022). Communication models: Shannon-Weaver, Transactional, and Berlo's SMCR. Retrieved from newsmoor.com

Nick Brieger, The Language of Business English (Harlow: Pearson Education, 2002).

Nickerson, C. (2005). English as a Lingua Franca in International Business Contexts.

Ningrum, E. W. (2023). Pemahaman konsep gharar dimasyarakat dalam jual beli online. Sahmiyya: Jurnal Ekonomi dan Bisnis, 472- 480.

Nirwanto, A., & Anggraeni, D. (2025). Konsep Jual Beli Online dalam Perspektif Filsafat Islam dan hukum indonesia: Analisis Nilai-Nilai Kejujuran, Keadilan, dan Kemaslahatan dalam Transaksi Jual Beli. *Al-Istinbath: Jurnal Ilmu Hukum dan Hukum Keluarga Islam*, *2*(3), 287-298.

Novarina, G. A., Anas, D. E. A. F., & Irianto, M. F. (2023). Financing and financial performance in Islamic banks. El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam.

Nurhadi. (2015). _Contract law in business agreements (Akad as halal legality)_. GUEPEDIA.

Pachter, B. (2013). The Essentials of Business Etiquette: How to Greet, Eat, and Tweet Your Way to Success. New York, NY: McGraw-Hill Education.

Pardiansyah, E. (2022). Konsep Riba Dalam Fiqih Muamalah Maliyyah dan Praktiknya Dalam Bisnis Kontemporer. Jurnal Ilmiah Ekonomi Islam, 8(2), 1270–1285.

Putri, N. D. (2021). Komunikasi dalam konteks akademik dan profesional. *Jurnal Ilmu Komunikasi, 5*(2), 101–110.

Radtke, T. (2023). Channels and feedback in organizational communication. *International Journal of Business Communication, 9*(1), 33–47.

Rafiki, A. (2023). *The Role of Ethics and Morals in Islamic Business Organizations: From Theory to Corporate Practice*. International Journal of Business Ethics in Developing Economies, 12(1), 12-35.

Rahman, R.A. (2021). *Deposito Syariah di Indonesia.* Al-Mizan: Jurnal Kajian Hukum dan Ekonomi, Vol. 7(2). DOI: 10.59115/almizan.v7i02.63

Rahmawati, A., & Sari, S. T. (2023). Application of Islamic business ethics in modern society. _Al-Amal: Jurnal Manajemen Bisnis Syariah, 3_(2), 1–20.

Rahmawati, S., et al. (2024). Komparasi Kepuasan Pengguna Fintech Konvensional dan Syariah. Jurnal Bisnis dan Manajemen Islam, 5(1), 70-89.

Sari, D. F., et al. (2024). _Islamic banking management_. CV Intelektual Manifes Media.

Sari, N., Ibrahim, A., Muzammil, M., & Muksal, M. (2024). Managing financing risk of Islamic

Saripudin, U., Djamil, F. and Rodoni, A. 2020. The zakat, infaq, and alms farmer economic empowerment model. Library Philosophy and Practice (e-journal).

Sen, B. (2025). Message and meaning in modern communication. *Contemporary Communication Studies, 14*(4), 201–215.

Septiana, A. (2019). _Financial statement analysis_. Duta Media Publishing.

Shahariman, A. A. B., Asari, N. A. M. B., Sulaiman, N. A. A. B., & Marzuki, N. A. A. B. (2024). Islamic principles and their application in personal financial decision making. *Accessed: Dec*, *15*.

Sherpany. (2026). Governance and relationship building in executive meetings. Retrieved from sherpany.com

Shohih, H., & Setyowati, R. F. (2021). Perspektif Hukum Islam Mengenai Praktik Gharar Dalam Transaksi Perbankan Syariah: Indonesia. Dialogia Iuridica, 12(2), 69-82.

Siswadi, S., & Najihah, W. A. (2023). Jual Beli Yang Dilarang (Fasid/Bathil) Dalam Pandangan Hukum Islam. *Opportunity Jurnal Penelitian Dan Pengabdian Masyarakat*, *1*(2), 85-94.

Sultan, Y. (2016). _Riba, gharar and maysir: A review from classical shari'ah and contemporary implications_.

Susanto, A. N. (2015). _Effective strategies for building a blessed business with billions in turnover_. Edubuku.

Syarif, E. (2025). _Islamic economic thought and its application in the Islamic financial system_. CV Eureka Media Aksara.

Syaripudin Enceng dan Furkony Deni. 2020. “Perbedaan antara Sistem Keuangan Islam dan Konvensional”. Jurnal Eksisbank. Vol,4. No.2.

Taylor, S. (2012). Model Business Letters, Emails and Other Business Documents (7th Edition).

Tieman, M. (2021). *Halal Business Management: A Guide to Achieving Halal Excellence*. Routledge.

Tika Widiastuti, S. E., Sri Herianingrum, S. E., & Siti Zulaikha, S. E. (2022). *Ekonomi dan Manajemen ZISWAF (Zakat, Infak, Sedekah, Wakaf)*. Airlangga University Press.

Tom Hutchinson and Alan Waters, English for Specific Purposes (Cambridge: Cambridge University Press, 1987).

Tony Dudley-Evans and Maggie Jo St John, Development in English for Specific Purposes (Cambridge: Cambridge University Press, 1999).

Uddin, M. A. (2015). _Principles of Islamic finance: Prohibition of riba, gharar and maysir_.

Urich, M. (2017). Encoding and decoding in communication. *Communication Studies Journal, 22*(1), 12–25.

Usmani, M. T. (2002). _An introduction to Islamic finance_. Kluwer Law International.

Wahyuni Yuyun, dkk. 2022. Keuangan Syariah. Purbalingga. Eureka Media Aksara.

Widanti, N. R., & Wirman, W. (2022). The impact of Islamic financing on profitability. Jurnal Ilmiah https://doi.org/10.29040/jiei.v8i1.4592 Ekonomi Islam.

Witro, D., Zufriani, A., & Nurjaman, M.I. (2021). Analysis of the Implementation of Ijarah Contracts in Islamic Banking Based on Regulations and Fatwas. Asy-Syari’ah, Vol. 23(2). DOI: 10.15575/as.v23i2.14141

Zainal, N. (2024). Zakat As A Transcendental And Social Instrument: A Theological Study Of The Role Of Zakat In Realizing Justice And Equality In Islamic Society. *Taklifi: Jurnal Hukum Islam*, *1*, 58-71.

Zuhroh, D., et al. (2025). _Financial accounting: Preparing accurate financial statements_. MMFAST PUBLISHING.

Zulhilmi, M. (2024). Islamic economics towards economic growth and stability. *THE American Journal of Humanities and Social Sciences Research*, *4*, 57-66.

AUTHOR BIOGRAPHY

Aceng Akhmad Munandar Alkafi Billah, M.M., M.Pd. meyakini bahwa pendidikan adalah investasi terbaik untuk membangun masa depan. Mengabdikan diri sebagai pendidik sejak 2011 hingga kini menjadi Dosen di Perguruan Tinggi, ia terus berkomitmen mengembangkan ilmu melalui pengajaran, penelitian, dan karya tulis. Prinsip hidupnya sederhana: "Persiapkan segala kemungkinan, karena hidup ini penuh dengan segala ketidakpastian."

Ahmad Raihan Maulana

Tangerang, Banten

S1 Manajemen Bisnis Syariah

Diyan Cahya Dwi Mustika

Tangerang, Banten

S1 Manajemen Bisnis Syariah

Elsa Salsabila

Karawang, Jawa Barat

S1 Manajemen Bisnis Syariah

Fadlan Andika Ramadhan

Tangerang, Banten

S1 Manajemen Bisnis Syariah

Fatimah Lubis

Medan, Sumatera Utara

S1 Manajemen Bisnis Syariah

Hasna Nuha Zakiyyah

Tangerang, Banten

S1 Manajemen Bisnis Syariah

Hazel Butsainah Muttaqi Akram Ramadhani

Jakarta, DKI Jakarta

S1 Manajemen Bisnis Syariah

Iswatul Hasanah

Seruyan, Kalimantan Tengah

S1 Manajemen Bisnis Syariah

Muhammad Alifudin Jamil

Madura, Jawa Timur

S1 Manajemen Bisnis Syariah

Muhammad Zidan

Bekasi, Jawa Barat

S1 Manajemen Bisnis Syariah

Muhammad Zidan

Tangerang, Banten

S1 Manajemen Bisnis Syariah

Naila Zuayriyah

Tangerang, Banten

S1 Manajemen Bisnis Syariah

Nengsih Anggraeni Putri

Makassar, Sulawesi Selatan

S1 Manajemen Bisnis Syariah

Radiatull Adawiyyah

Tarakan, Kalimantan Utara

S1 Manajemen Bisnis Syariah

Rahmi Nur Naila

Tangerang, Banten

S1 Manajemen Bisnis Syariah

Ririn Dayati

Pekanbaru, Riau

S1 Manajemen Bisnis Syariah

Salwa Azzahra

Jakarta, DKI Jakarta

S1 Manajemen Bisnis Syariah

Salsabila Anggraeni

Tangerang, Banten

S1 Manajemen Bisnis Syariah

Sisi Mursinah

Tangerang, Banten

S1 Manajemen Bisnis Syariah

Siti Mufida

Bogor, Jawa Barat

S1 Manajemen Bisnis Syariah

Zakiyyah Nurkholishoh

Tangerang, Banten

S1 Manajemen Bisnis Syariah

PROFESSIONAL BUSINESS ENGLISH FOR

Islamic Business Management

Professional Business English for Islamic Business Management is a practical and comprehensive book designed to develop professional English communication skills within the context of Islamic business and management. It combines English language learning with essential concepts, terminology, and communication practices relevant to Islamic business environments.The book covers a wide range of topics, including business vocabulary, professional communication, business correspondence, presentations, negotiations, meetings, customer service, marketing, entrepreneurship, and workplace communication. Particular attention is given to Islamic business contexts such as halal industries, Islamic finance, Sharia-based business practices, Islamic marketing, and ethical business conduct.Through practical dialogues, exercises, case studies, simulations, and communication activities, readers are encouraged to improve their speaking, listening, reading, and writing skills while developing confidence in professional situations. The materials are presented in a contextual and accessible manner to connect English proficiency with real-world business practices.This book is intended for students of Islamic Business Management, lecturers, Islamic business practitioners, entrepreneurs, and learners of English for professional purposes. By integrating professional English skills with Islamic business values, the book provides a useful learning resource for preparing readers to participate effectively in an increasingly globalized business environment.

www.penerbitwidina.com
@penerbitwidina
penerbit widina
penerbitwidina@gmail.com
widina store
widina bookstore

Layanan Pembaca & Penerbitan Buku
0815-7000-699

SCANME

Manajemen & Marketing

ISBN 978-634-317-281-9

9 786343 172819