
ANALYSIS OF THE BEHAVIOR OF TRADITIONAL MARKET TRADERS IN THE PERSPECTIVE OF ISLAMIC BUSINESS ETHICS

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ABSTRACT

This research is very important because it will help because evaluating the actions of conventional market traders in Natal from the point of view of Islamic business ethics shows honesty, integrity and kindness in your work. In addition, this activity can help consumers and traders do business better. The purpose of this study is to gain a better understanding of the needs of traders from the point of view of business practices. Islam targeting traditional markets in the Natal region.

The research area was traditional markets in Natal. Data were collected through descriptions, interviews, observations and documents. Verification of data validity using more power, references, and visual indicators. The research shows that traders in traditional markets in Natal conduct buying and selling trade despite not knowing the principles of Islamic trade. They use rules such as not forgetting the truth and balance, not hiding mistakes, giving customers the freedom to choose, we must follow Islamic business principles, such as keeping promises, being responsible for product quality, and providing friendly services.

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Introduction

Historically, people have used buying and selling as a way to meet their needs since the beginning of civilization. Since markets are where buying and selling activities take place, the existence of markets is very important. Traders conduct any type of business or activity in an effort to generate income to fulfill primary, secondary, and social needs (Syukria, 2023). Everyone has different needs and we cannot fulfill our own needs. As a result, we have to deal with other people (Nurbaiti, Asmuni & Aisyah, 2023). In relationships between individuals, the law must exist to maintain the rights and obligations of both parties to the contract. Market as a place to sell.

Behavior in trading activities, especially the ethics and behavior of traders, must be considered. Along with tremendous economic growth, business competition is getting tougher as time goes by. This is because many traders, for example, ignore Islamic business principles and make mistakes in trading to increase profits (Nada, 2023).

Islamic business ethics is very similar to how the Prophet Muhammad taught and illustrated what he saw. The university now teaches the business principles that the Prophet Muhammad preached, such as customer satisfaction, service systems, and healthy business competition. Although he was a highly respected and world-renowned acting merchant, the Prophet had a high regard for merchants. It is no surprise that he set a good example for Muslim entrepreneurs when it comes to business.

Traditional markets are markets where buying and selling is done directly with a limited level of service over a limited period of time. Markets created by home-based traders are called traditional markets. Traditional markets are usually born from the general needs of the community (Arifin, 2023).

One of the traditional markets in Mandailing Natal Regency is the Natal District Traditional Market. The local government manages it, and the market manager handles it. The majority of Muslim traders trade in the Natal District traditional market, which is the subject of research because the process of implementing ethics in Islamic trading also occurs in that place. However, in reality, sometimes disputes occur in transactions due to the business behavior of sellers and buyers.

The observations I made showed that the behavior of the traders in the Natal market was indeed interesting, they kept a close relationship with each other even though they transacted with many fellow business competitors as shown by the behavior of traders who helped each other.

By considering the above issues, the researcher found that it is important for traders to apply good business behavior in accordance with Islamic business ethics when they are running a business. In addition, the author would like to further investigate how the actions of conventional market traders are used for transactions. Based on the explanation above, the author conducted research on the title. "Analysis of Traditional Market Traders' Behavior in the Perspective of Islamic Business Ethics (Case Study of Natal Mandailing Natal District Market)".

Literature Review

Behavior

Behavior includes all actions of a person, whether they have a reason, such as saying, doing, or reacting to something that comes from inside or outside. In everyday life, the words “behavior” and “action” have the same meaning. According to Koentjaraningrat, behavior is human behavior, a process that is learned, not programmed in genes or something that comes from it. Based on these considerations, it can be said that behavior is the behavior of individuals who are influenced by internal and environmental stimuli (Tiakoly, 2019).

Merchant Behavior

People who run a business are called traders every day by buying and selling goods that are not made for personal gain (Sari, 2018). The words “trader” and “behavior” refer to the actions of traders. Behavior includes any action or deed of Citizens and non-citizens who speak, act and react to what comes from within or outside. Behavior is one of the characteristics of humans. There are specific factors that drive human behavior (Rahmadani, 2017).

People in this country, not others, speak, act and react to things that come from within or without. One of the traits of humans is their behavior. There are several factors that influence human behavior (Epstein, 2006).

According to some of the definitions above, trader behavior is how traders act or respond to a stimulus or their environment. To understand the environment, all traders have a behavior that they act towards the current circumstances.

Traditional Market

A market is a place where buyers and sellers come together to transact (Maulana, 2019). Traditional markets are created and managed by state companies, municipal governments, and private companies. It is a place where sellers and buyers meet directly to buy and sell (Nurlaila, 2021). Its structure usually consists of stalls, loss or loss and open floors opened by street vendors and market managers. These markets mainly sell daily necessities such as food (eggs, meat, fish, vegetables, fruits, fabrics, clothing, electronics, services, etc). Urban markets and rural traditional markets are usually interrelated. both usually function as wholesale centers for traders in surrounding markets (Dewi et al., 2023).

Islamic Business Ethics

“Ethics” is a set of moral principles that define what is good and what is bad. Since ethics is a normative discipline, it is responsible for what actions a person should take. The term “ethics” comes from the Greek word “ethos” which means “attitude” or manners relating to human behavior or actions. Basically, ethics affect employees of a company, especially in terms of personality, actions and behavior (Syafitri et al., 2022).

Entrepreneurship is any activity organized by people engaged in business and industry, the purpose of which is to create goods and services to meet needs, improve standards, and improve the quality of life. Business activities are usually defined as real economic activities that occur through the buying and selling or exchange of goods and services.

But business ethics refers to a set of principles and rules based on moral principles about what is good, bad, right and wrong in the business world. In other words, business ethics

refers to the principles and rules that business actors must comply with when interacting, behaving, and acting to achieve their business goals (Rahmaniah, 2019).

Research Methods

This research uses qualitative research, which is a type of research that investigates and understands the meaning of social or humanitarian problems. Questions, creating procedures, and collecting specific data from subjects or participants are important parts of the research process. reduce, verify, and This research uses qualitative research, which is a type of scientific research used to study and understand social or humanitarian problems (Sugiyono, 2017).

This research uses case studies as its research method. A case study is an in-depth study of a particular point of view, for example a person, and is carried out in detail, in depth and in depth. This research uses Islamic business ethics and data collection techniques to examine the behavior of traders in traditional markets in Natal district. This research explains and describes the different conditions or phenomena related to the accuracy of scales in the business continuity of traditional market traders in Mandailing Natal Regency. 1) Observation, data collection through direct observation or inspection in the field or in the field is known as observation. 2) Interview, which is conducted by asking questions, is a data collection process. and question and answer to individuals in the Traditional Market of Natal District, Mandailing Natal Regency. 3) Documentation, the collection of materials and data is carried out in the form of documents. Data may include geographic location and other information relevant to this research.

Results and Discussion

Basically, trader behavior is the reaction of traders to stimuli and their environment. To know how the environment acts towards the current circumstances, all traders behave that way. Everyone's behavior must be different depending on their characteristics, character, and environmental conditions. Their behavior in trading must be different from that of market traders, whether it is in accordance with economic ethics or even deviates from it. Product quality, weights and measures, friendliness, service, accuracy of promises, and business competition are some of the factors that can influence the behavior of traders in Natal traditional markets, according to a study.

Weights/Measures

Mr. Faisal always gives the right scales for sugar, rice, and cooking oil to every buyer. Likewise with Mrs. Asna, she gives almost the same amount to each buyer as Mr. Faisal. He always gives the right amount of sugar, rice, eggs, and cooking oil because he doesn't want to harm any customers who buy his merchandise. Mr. Hermanse, a grocery seller at the Natal District Traditional Market, said that Buyers do not always receive the correct value in addition, there are also some sellers who still do not give the right value to their customers.

Each trader has a different attitude or behavior towards dimensions or scales depending on their characteristics and environment. Measures or scales are fixed tools that are always used in work, and everyone, especially merchants, must perfect them.

When viewed from the dimension or scale, each trader has a different attitude or behavior depending on their characteristics and work environment. Measures or scales are fixed tools that are always used in work, and everyone, especially traders, must perfect them.

وَلَا تَقْرُبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ ۖ وَأَوْفُوا الْكَيْلَ وَالْمِيزَانَ بِالْقِسْطِ ۚ لَا تَكْلِفُوا نَفْسًا إِلَّا وُسْعَهَا ۚ وَإِذَا قُلْتُمْ فَاعْدِلُوا

وَلَوْ كَانَ ذَا قُرْبَىٰ ۗ وَبِعَهْدِ اللَّهِ أَوْفُوا ۗ ذَٰلِكُمْ وَضَعَكُم بِهِ لَعَلَّكُمْ تَذَكَّرُونَ ۝ ١٥٢

Meaning: Also, do not get too close to the property of orphans except in a way that is more beneficial to helping them mature. Weigh also fairly. One is only given responsibility for their efforts, not heavy responsibilities. And if you say that, be fair regardless of your kin and fulfill Allah's promise. Allah commands this to make you remember what you have done. they become adults. (Q.S Al An'aam: 152).

Product Quality

Their honesty towards buyers is also different. Mr. Faisal always provides high quality products. Mrs. Asna sometimes mixes bad white sugar with new and good white sugar, as Mrs. Asna did. Mr. Herman also sells poor products to customers, as Ms. Asna does: he combines high-quality white sugar with low-quality white sugar. But in contrast to Ms. Rita's attitude, she gives high-quality products to every buyer. In addition, her rice, cooking oil and sugar are excellent. When the Buyer buys goods with the trader's guarantee and then feels a loss when using the goods.

وَقَالَ مُوسَىٰ رَبِّي أَعْلَمُ بِمَنْ جَاءَ بِالْهُدَىٰ مِنْ عِنْدِي وَمَنْ تَكُونُ لَهُ عَاقِبَةُ الدَّارِ ۗ إِنَّهُ لَا يُفْلِحُ الظَّالِمُونَ

Meaning: "My Lord knows better who should be guided by Him and who will attain happiness in the world hereafter." The unjust will not wins. (Q.S Al Qashas: 37).

The trustworthy nature shows that the activities of traders in the traditional markets of Natal Regency are not in accordance with Islamic business ethics, but some are in line.

Promise Keeping

People will be trusted because they are true. In the same way, if a trader is able to fulfill his promises, buyers will trust him. A seller who wants to be respected and liked by buyers must be faithful to what he says so that buyers do not feel betrayed and always trust him.

Every trader must have a different attitude about keeping promises. Mrs. Asna argues that if you have promised yes, it must be kept making buyers trust and make buyers come back.

Mr. Faisal and Mr. Herman also argue the same thing, that if they have promised yes, they must be kept to the buyer even though there are other buyers who offer higher prices, they say if they don't keep it, the buyer will not come back.

The honesty of a trader means that they can fulfill their promises. Surah Al-Ma'idah begins with the following words:

أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ ۗ أُحِلَّتْ لَكُمْ بَهِيمَةُ الْأَنْعَامِ إِلَّا مَا يُنْتَلَىٰ عَلَيْكُمْ غَيْرَ مُحِلِّي الصَّيِّدِ وَأَنْتُمْ حُرْمٌ إِنَّ اللَّهَ يَحْكُمُ مَا يُرِيدُ

Fulfill your promise, O you who believe! It is not permissible to hunt while in ihram (Hajj or Umrah), and All livestock is permissible for you except those mentioned as forbidden. Verily, laws are created by Allah in His way.

The above verses show how traders act on the principle of business responsibility. Although most businesspeople always keep their promises to customers, there are also those who behave irresponsibly and violate Islamic business ethics.

Friendliness and Service

Friendliness is very important in all things, especially in terms of work, such as trading. A trader must be friendly to his customers. Friendly here means a good attitude and speech, so that customers are happy and comfortable when transacting.

As done by Mrs. Asna, Mr. Faisal, Mrs. Rita, and Mr. Herman, They respect each other and do not force buyers to buy your goods; it is the buyer's right to choose; they always try wholeheartedly to ensure that transactions and purchases go well and without loss.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Meaning “O you who believe, do not eat of the wealth of others by unlawful means; rather, do business by mutual consent among yourselves.” You don't have to die, because Allah is Merciful to His servants”

Likewise, a businessman must serve his customers well to satisfy them and listen to their feelings what they want and serve wholeheartedly. During trade, traders in Mandailing Natal Traditional Market are friendly. Some traders let customers go into debt, as it is recommended in Islam to help each other, such as still serving people in debt. The views of traditional Natal market traders reflect the principle of benevolence (ihsan) or trading well.

Competition Among Businesses

Business competition is a relationship between two companies that cooperate independently to gain customers by offering competitive prices for goods or services of the same quality, so that customers pay or buy the seller's merchandise. To gain personal benefits, a trader must compete fairly, honestly, and insult the merchandise of others.

The traders in Pasar Natal conduct transactions in a healthy manner, according to our observations and our interviews with them. They trust each other and respect each other. that sustenance has already been arranged, so they do not need to envy or denounce other traders.

Regarding competition between traders, traders in Natal Regency have different attitudes. Like Mr. Herman, Ms. Asna, and Ms. Rita, they deliberately lower the selling price of their products below other traders to make money. Apart from the behavior of Faisal, Mrs. Asna, and Mrs. Rita, almost all entrepreneurs in Natal District deal with this business competition in a healthy way, not damaging other entrepreneurs. The excellent relationships between traders in the traditional markets of Natal District demonstrate this. One trader who has worked at the place for a long time, Mr. Faisal, explained that the traders have a very close feeling like family. They are respectful of each other. In addition, Ms. Rita stated that they

trust each other and will not hurt other traders for their personal gain because they believe Allah SWT has provided for their lives and will not be bullied. Verse 34 of Surah Ibrahim says:

وَأَتَاكُمْ مِنْ كُلِّ مَا سَأَلْتُمُوهُ وَإِنْ تَعُدُّوا نِعْمَتَ اللَّهِ لَا تَحْصُوهَا إِنَّ الْإِنْسَانَ لَظَلُومٌ كَفَّارٌ.

“And He has given you (your needs) and all that you ask for.” (Translation) And you cannot count the favors of Allah. Man is very unjust and does not recognize the blessings of Allah”.

As explained by several Natal Regency traders above, the researcher also found that the Natal Regency Market traders are indeed very close to each other. The traders have a good relationship with each other. This shows that they compete in a healthy and fair manner. They also believe that their diet is controlled by God and cannot be changed.

Islamic Business Ethics in the View of Market Traders in Natal Sub-district

The purpose of Islamic business ethics is to realize mutually beneficial business relationships, in accordance with the values of Islamic teachings. The Qur'an and Hadith should be used as the basis for Islamic business ethics. Overview of Islamic Business Ethics: To assess how traders behave in the traditional markets of Natal District, the following principles can be used:

Principle of Unity (Tawhid)

There is a purpose underlying all human activity, including business. The one and only faith, the beginning of the one and only faith, shows man that God is the One who created everything in this world from beginning to end, and only God is capable of religion and God. The image of God, that is, the image of God.

Therefore, God always controls human actions. The principle of monotheism consists of the merchant's obedience and obedience to Allah SWT. This means always worshipping Allah SWT, such as by praying five times, giving alms, and doing business properly. In the Qur'an Surah Adz Zariyat verse 56 states that:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ ٥٦

Meaning: “I did not create the jinn and humans except to worship Me” indicates that humans were created in this world to continuously worship Allah.

Therefore, as humans, we should try our best to worship and do good to others.

Principle of Balance (Justice)

The principle of equality, also known as justice, is a horizontal aspect in a person's life. because it is closely related to humans. The political behavior of Muslim businessmen is strongly influenced by the principle of balance or justice in the business world is a principle that states that a businessman must act in a fair and honest manner when running his business. A Muslim businessman should always be fair to each of his customers, not cheating buyers, lying about his goods, and treating buyers in an unfair manner, especially since the buyers are relatives or regular customers.

Free Will

While humans have limited freedom, Allah SWT only has unlimited freedom, Freedom has a special place in Islam because it is born again. Freedom here means that the trader must respect the consumer's decision and give him freedom of choice.

Responsibility

The principle of responsibility must be held by everyone in this world, including businesspeople. Therefore, people are motivated to do everything as well as possible. In addition, there are duties that must be fulfilled in some aspects of life. A sense of Take responsibility for one's daily life. This also applies to the business industry. If you run a business with varying degrees of freedom, it doesn't mean your business is finished when you've achieved your goals or made a profit. All parties are responsible for their actions; this includes doing business, producing goods, selling goods, making contracts of sale, and so on. In other words, merchants should always take responsibility for their endeavors. Whether with products, other vendors, or Virtue (Ihsan)

This principle of virtue teaches us to act in a way that benefits others without having rules that force us to do so. In other words, we are required to do good or worship as if we see God, but make sure that God does not see what we do.

Conclusion

Based on the results of the research and discussion, it can be concluded, first, the Behavior of Traders in the Traditional Christmas Market: The author found that some traders in the traditional Natal market perform actions that are different from others. apply Islamic trading behaviors such as istiqomah, tabligh, and fathanah. In Natal District, the behavioral standards set for Muslim business traders have not been implemented. Conventional market traders are siddiq and reliable. Second, when viewed from the perspective of Islamic Business Ethics, Non Traditional Market Traders in Natal Regency have not fully complied with ethical principles. Islamic businessmen have implemented unity and balance are the five principles of Islamic business ethics. However, business actors have not fully implemented it and are more concerned with profit, based on the principles of freedom, obligation, truth, virtue, and honesty. On the contrary, honesty is the most important thing in Islam, which is applied in business in accordance with Islamic religious rules.

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