

# Application of Business Ethics in Relation to Buyer Trust from a Sharia Perspective in Sape District

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## Abstract

This study examines the application of Islamic business ethics and its impact on buyer trust in modern and traditional markets in Sape District, Bima Regency, West Nusa Tenggara. It aims to understand how business actors perceive and implement ethical principles in their transactions. Using qualitative field research with descriptive analysis, the study employs normative theological, sociological, and phenomenological approaches. Data sources include primary data from observations and interviews, as well as secondary data from literature. Findings show that most business actors in both modern and traditional markets have a general understanding of business ethics and apply them to some extent. Many traders indirectly practice ethical behavior in transactions. However, the full implementation of Islamic business ethics—honesty, justice, trustworthiness, and tolerance—remains inconsistent. Many business actors still prioritize profit over ethical considerations, focusing on financial gain rather than the spiritual value or blessings of fair business practices. This gap highlights the need for greater awareness and education on sharia business ethics. Strengthening ethical training programs and regulatory frameworks can encourage business actors to integrate these principles more consistently, fostering a trustworthy and sustainable market environment.

## 1. Introduction

The Islamic religion suggests the principles and business ethics initiated by Muslim scholars regarding business ethics in Islam. Like the view of a prominent Islamic figure in Indonesia, namely M. Qurais Shihab, he explained that the application of business ethics must prioritise honesty, honest in bargaining, friendly, customers who are unable to answer are given time, and sellers should not be able to force buyers who do not swear when selling, fair and firm in weighing and measuring the goods they sell, and it is not legalised for traders to monopolise, nor is it justified for commodity prices to be limited and voluntary.

The subject matter for today's economy is very much especially problems in terms of buying and selling where many people or business people who justify all means to get a large profit, without taking into account the practice of deviant business ethics so that the assets obtained are classified as treasures that are not blessed, because they do not meet the requirements of the value of Godhead. For

example, there are business actors who cheat and commit fraud in the buying and selling process, even though this is very contrary to the value of Godhead so that Allah Swt prohibits, as Allah Swt says in QS. Al-Mutaffifin/83: 1-3

وَيْلٌ لِّلْمُطَفِّفِينَ الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ وَإِذَا كَالُوهُمْ أَوْ وَّزَنُوهُمْ يُخْسِرُونَ

Translation:

Woe to those who cheat (in measuring and weighing)! (They are) those who when they receive a measure from others, they ask for it to be fulfilled. (On the other hand,) when they measure or weigh for others, they subtract.' (Ministry of Religious Affairs, 2022).

Islam prohibits trade that only benefits one party (seller or buyer, producer or consumer), in the Qur'an trade ethics are very regulated, Islam has set general limits to be used as a basis for running a business. Business ethics in Islam can be referred to as a principle and norm where business actors must have a joint commitment in conducting a behavioural

transaction and also realising in order to achieve their business objectives safely. (Tiakoly et al., 2019).

Trade is an activity carried out or carried out by mankind in this world, so Islam also encourages its people to trade or carry out the buying and selling process because nine out of ten doors to get a fortune are from trading. The reality faced by mankind, especially Muslims, is behaviour that deviates from religious teachings and the decline in ethical values in running a business, so that there are many deviations in society due to neglect and disobedience of ethics in buying and selling or doing business. Therefore, the community must understand and be aware of the business ethics recommended by Islam as exemplified by the Prophet Muhammad SAW.

The application of sharia business ethics is needed to build business activities, considering the fact that occurs at this time where trade activities are getting worse day by day by business actors who justify all means to gain large profits and put aside good ethics and morals in business. So that business is no longer run in a good, honest and fair way but is run in a dishonest and unfair way. This is evidenced by how traders are increasingly blind and justify all means to reap large profits for their own interests without caring that it harms others. As happens in buying and selling or trading that occurs in today's society. Not a few traders also trick buyers, sometimes there are even customers who get multiple profits. This is proven because there are still many traders who have not implemented and are fully aware of applying sharia business ethics properly and correctly. This includes what happens in the business of goods traders both in modern stores and traders of mixed goods in traditional markets in Sape District, Bima Regency.

Based on that, the application of sharia business ethics to traders is very necessary and mandatory, because in a business organisation, especially buying and selling, it must require business actors who are fair, honest and objective in service to consumers so that consumers do not feel betrayed and the

business being run can be mutually beneficial to both parties, not one-sided benefits or the seller (trader) alone benefits but must be both because the basis is mutual need or mutual consent. (Hasan Aedi, 2011) The sustainability and success of a business is influenced by business actors in the application of good ethics, but it has not been implemented in reality by traders of Modern Markets and Traditional Markets in Sape District.

## 2. Literature Review

Before conducting research, the author first becomes the basis for the research that will be presented in this writing. Previous research related to sharia business ethics regarding modern markets and traditional markets.

Syahrudin's dissertation, 'Business Ethics in the Perspective of Islamic Law' in 2014. Giving the conclusion that the essence of business ethics in the Islamic perspective is a business that starts with the intention of building a business oriented with noble ahlak values, morality that is worth worship, religious norms, written laws and assunah regulations. (Syahrudin, 2014) In the study raised the issue of the essence of sharia business ethics, the concept of humanist sharia business ethics and the concept of upholding sharia business ethics in the Modern Market.

Gadis Arniyati Athar in her journal 'Analysis of the Application of Sharia Business Ethics to Traders in Traditional Markets in Binjai City, North Sumatra' in 2020. In this research journal using the Quantitative Descriptive Analysis research method, where Quantitative Data is data in the form of numbers or quantitative data that is judged by numbers. This study concluded that the application of sharia business ethics of local traders is in the poor category because there are two between vegetable traders and fish traders, honest and transparent indicators of the two traders have an average of 3.09 with a good category and indicators of the quality of goods have an average of 2.80 with a good category, in transparent pricing of 3.11 with a good category. so that there are still many

traders in traditional markets who do not use ethics in doing business, especially sharia business ethics because there are still many traders who cheat in business.(Athar, 2020)

Busman Butarbutar in his journal explains about 'The Role of Business Ethics in Business Companies' in 2019. In this journal, it explains how the role of business ethics in a business company. This research uses the literature review method (library research). The results showed that business ethics can be done in all fields and aspects of each. It is also explained that maintaining mutual trust in cooperation will affect the development of the company, both in the micro and macro scope. Of course this will not provide instant benefits, but this is a long-term need for investment in every element in the company's business circle.(Butarbutar, 2019)

### 3. Research Methods

Method The type of research used by researchers is qualitative research. Qualitative research is an individual activity in exploring and understanding the meaning of a number of individuals or groups of people who are considered to have the capacity related to both socio-economic and cultural issues to be studied. In simple terms, qualitative research is destructive field research where efforts to analyse and interpret the data that has been collected through the research process so that it can be studied and researched and then described, this research includes field research (field reseach) which refers to observations that are in accordance with the problem under study.

According to Suharsimi Arikunto, qualitative research (field research) is a practical description of the object under study and the results of the researcher's research by first determining the value and then analysing it, in accordance with the standards of the book in the type of qualitative descriptive.

This research can be carried out appropriately and successfully, so in this case the researcher acts as a key instrument that directly conducts direct observations in the field and interacts directly and actively with

data sources and related informants for the purposes of more accurate data. In addition, the researcher also acts as a Human Instrument which functions to determine the focus of research and select informants who are considered capable and understand as data sources in the data collection process, assess data quality, analyse data and make conclusions from the research conducted so that this research will be more focused on the application of sharia business ethics in accordance with the teachings of the Prophet Muhammad SAW in trading, especially in this case in Modern Market traders and traders in traditional markets in Sape District.

### 4. Results and Discussion

Before getting to know more about the research location, the researcher will first describe the research location. Sape sub-district is one of the sub-districts in the Bima and Sape districts with a land area of Ha.

Administratively, Sape Sub-district is bounded by :

- North: Wera sub-district
- South part : Lambu sub-district
- West part: Wawo sub-district
- East: Sape Strait

Most of the population works in the agriculture, fisheries, and livestock sectors. Kecamatan Sape is known as the largest producer of shallots in Kabupaten Bima, as well as other crops such as corn, beans, rice, and other marine products such as fish.

The population in Kecamatan Sape is quite diverse, with the dominance of the productive age group. Education levels in this kecamatan are generally still mixed, but the regional government and various social programmes have tried to improve access to education for the local community. In addition, urbanisation has also affected Sape, with some residents migrating to large cities, both within the province and outside the region.

The location of this research is the Modern Market and Traditional Market in Sape sub-district, Bima district, West Nusa Tenggara (NTB).

To further emphasise and be more detailed in the discussion, therefore the researcher needs to explain one by one about the Modern Market and Traditional Market, as follows::

**a. Modern Market**

Overall in the Modern market, there are 4 Modern Markets in the Sape sub-district that sell a variety of goods. Such as Alfamart, W, Sape Minimarket Mart, Sumber Hoki Mart and Adiba Store For more details can be seen in the following table:

**Table 4.1**

**Modern Markets in Sape Sub-district**

No	Name of Modern Store	Address	Description
1	Alfamart	harbor road, bugis village	Operating
2	W, Mart minimarket	harbor road, naru village	Operating
3	Sumber Hoki Mart	harbor road, rasabou village	Operating
4	Adiba Mart	harbor road, rasabou village	Operating

Source: Research Observation Data, 2024

The table above shows that Alfamart alone is a Franchise Company Brand whose management is directly managed by the central company, PT Sumber Alfaria Trijaya Tbk, which has just opened a branch in Sape sub-district. The four Modern Markets are Modern Markets that are both franchise companies whose branches are spread across several regions, especially in Sape sub-district. Where the four minimarkets are categorised as Modern Markets because minimarkets are relatively small-sized stores that are the development of Mom and Pop Stores, whose management mechanisms are more modern with the types of goods traded tending to be more numerous. Within the minimarket group there are only 2 brands known to the public, namely Alfamart and Indomaret (Utomo, 2011).

Minimarket is a type of modern market that aggressively increases the number of outlets and applies a franchise system in increasing the number of outlets. The purpose of minimarket retailers in increasing the number of outlets is to enlarge the scale of business (so as to compete with the scale of business of Supermarkets and Hypermarkets),

which ultimately strengthens the bargaining position to suppliers.(Utomo, 2011).

Modern and traditional retail businesses are very striking regarding the buying and selling mechanism, as in the following table:

**Table 4.2**

**Division of Modern and Traditional Market Retail**

Classification	Modern Market Retail	Traditional Market Retail
Product Line	<ol style="list-style-type: none"> <li>Specialty Store</li> <li>Convenience Store</li> <li>Self-service store</li> <li>Convenience store</li> <li>Super stores, combination and hyper markets</li> <li>Discount stores</li> <li>Discount retailers</li> <li>Catalog vending room</li> <li>Minimarket</li> </ol>	<ol style="list-style-type: none"> <li>Mom dan Pop Store</li> </ol>
Corporate	Corporate Chain Store	Independen Store
Use of facilities	<ol style="list-style-type: none"> <li>Modern payment tools (computer, credit card, auto debit)</li> <li>Air conditioning, Escalator /lift</li> </ol>	<ol style="list-style-type: none"> <li>Traditional payment (manual/calculator)</li> <li>Stairs, no air conditioning</li> </ol>
Promotion	Existing	None
Finance	Recorded and publishable	Not necessarily recorded and published
Labor	Many	Few, usually immediate family
Flexibility of operation	Inflexible	Flexible

Source: Tri Joko Utomi, 2011

Table 4.2 shows that the categorisation of modern and traditional markets is indeed quite different. as researchers got an explanation from one of Alfamart's employees in the sape sub-district, Bagas, explained as follows:

In a modern market like Alfamart, everything in the building, there are already standards that must be followed, such as the colour of the building, clothing and payment instruments are modern and sophisticated, making it easier in terms of transactions and the central company can monitor and check the goods sold or still available, in the sense that there is already a system from the centre that regulates it.(Bagas, 2024).

As explained by one of the informants above, the process of offering goods in modern markets refers to the availability and type of goods sold to consumers. In this context, the offer of goods is influenced by consumer demand, which can fluctuate. If many people want a product, producers tend to increase the quantity offered to fulfil this need. In addition, the cost of production also affects the bid. If the

cost of producing a good increases, producers may reduce the quantity offered. More advanced technology can help improve production efficiency, so producers can offer more goods at a lower cost such as Minimarket which has implemented a digital sales system.

### b. Traditional Market

In Sape sub-district there is also a traditional business commonly called a traditional market that provides as well as accommodates related to the buying and selling process, precisely in the area of Oi Maci village, Sape sub-district, Bima district. In total there are 206 traders who sell in the traditional market of Sape sub-district, with different and diverse types of merchandise, for more details can be seen in the following table:

**Tabel 4.3**  
**Types of Merchandise of Traditional Market Traders in Sape Sub-district**

No	Type of Merchandise	Number of Traders
1	Sembako	55
2	Convention / Apparel	38
3	Mixed	1
4	Tobacco	5
5	Fish	29
6	Culinary	7
7	Agricultural Medicine	3
8	Accessories	1
9	Bolster Pillow	1
10	Spices	3
11	Fruits	2
12	Splintering	4
13	Bananas	3
14	Fruit/Vegetables	1
15	Fruit	8
16	Vegetables	15
17	Rice	1
18	Onions	3
19	Coconut	2
20	Dried fish	6
21	Slaughtered chicken	6
22	Fresh fish	4
23	Item	4
24	Cosmetics	1
	Total	206

Source: Data of Oi Maci Traditional Market Traders, Kec. Sape, 2024

The data above shows that there are 206 traders who sell at the Oi Maci Traditional Market and the more dominating ones are basic food traders totalling 55 people and the second order of sellers is Convention / Apparel sellers totalling 38 people. While the least is a mixed trader, accessories, bolster pillows, fruit/ vegetables, rice and cosmetics totalling 1 seller. This is in accordance with what researchers saw and observed during direct observation that the most are sellers of mixed goods and sellers of convention / apparel goods.

### 4.1 Research Results

A good businessman is a businessman who applies ethics in the buying and selling process. As we know that buying and selling is a job that is favoured and even recommended by the Prophet Muhammad (Prihatta, 2018), it is no wonder that the Prophet Muhammad was successful when doing business and applied ethics in the trading process. Prophet Muhammad's success in trading was one of the important aspects of his life before becoming a prophet. His success in business was not only due to his business expertise, but also because of his integrity, honesty, and noble character.

This is what then becomes a reference for his followers, when they want to do the process of doing business, they must prioritise the basic ethics of buying and selling, such as mutual consent, willingness to be willing without having to prioritise personal gain to the point of having to justify all means to get more profit.

**Table 4.1.1**

**Responses Regarding Informants' Understanding of Ethics in Buying and Selling**

Answers	Source (S)	Percent (%)
Understand	64	80
Not Understood	16	20
<b>Total</b>	<b>80</b>	<b>100</b>

Source: Primary Data, (Interview Results 2024)

The table above explains that the condition of respondents in both the Modern Market and traditional businesses totalling 80 informants is seen from the understanding of business ethics, according to what the researchers asked whose answers were between Understanding and Not Understanding. The table shows that as many as 64 people or 80% of informants said that in trading they must understand and understand the ethics of doing business. While those who do not understand as many as 6 people or 7.5% of informants said they did not know at all about ethics in business. Because there are still many misunderstandings from the community regarding the need for ethics in trading.

Tabel 4.1.2

Informant Responses Regarding the Need for a Like-to-Like Attitude in

Buying and Selling

Answer	Source (S)	Percent (%)
Need	78	97,5
Not necessary	2	2,5
<b>Total</b>	<b>80</b>	<b>100</b>

Source: Primary Data, (Interview Results 2024)

The table shows that of the 80 respondents who know and apply mutual consent in doing business, those who answered need 78 or around 97.5% and those who answered do not need as many as 2 people or around 2.5% of informants. Based on the table above, it shows that most of the informants of the Modern Market and traditional businesses think it is necessary to apply and know between mutual consent in the buying and selling process.

Sharia business ethics is based on the Qur'an and Hadith which are the basis, the thoughts of the scholars as well as in the form of Ijma' and Qiyas as well as business experience among Muslims, so there are 4 basic things exemplified by the Prophet Muhammad in conducting a buying and selling business, namely the concept of ethical business whose content is honesty, justice, trustworthiness and tolerance in doing business must exist and be believed then must be practiced in doing business, especially business people in the Modern Market and Traditional Market in Sape sub-district.

The explanation of each indicator of buying and selling is as follows:

**a. Honesty**

Table 4.1.3

Responses of Modern Market Informants Regarding Discounts and Promotions Need to be Informed Transparently to Consumers

Answer	Source (S)	Percent (%)
Need	24	60
Not necessary	16	40
<b>Total</b>	<b>40</b>	<b>100</b>

Source: Primary Data, (Interview Results 2024)

Based on this table, it is very clear that of the 40 informants from the Modern Market

regarding discounts and promotions informed transparently as many as 40 respondents, who answered that 24 people or 60% of informants needed it, while those who answered did not need it were 16 people or 40% of informants.

So it is clear that as many as 24 informants want there to be openness about the existence of discounts and promotions transparently from employees as part of honesty about the existence of discounts and promotions during the buying and selling process.

**b. Justice**

Table 4.1.4

Responses of Modern and Traditional Market Informants Regarding the Need to Maintain the Quality of Goods Sold to Consumers

Answer	Source (S)	Percent (%)
Need	80	100
Not necessary	-	-
<b>Total</b>	<b>80</b>	<b>100</b>

Source: Primary Data, (Interview Results 2024)

Based on this table, that of the 80 informants both in the Modern Market and Traditional Business, as many as 80 informants regarding the quality of goods sold to consumers said it was necessary as many as 80 people 100% and those who answered did not need none.

Based on this table, it is very clear that out of 80 informants stated that in doing business, the quality of the goods being traded must be important. Because many of the sellers feel that in choosing goods taken from middlemen or farmers in terms of traditional business, they have to see the goods they take, check them and then they can only be taken.

**c. Trust**

Table 4.1.5

Responses of Modern and Traditional Market Informants Regarding the Practice of Usury

Answer	Source (S)	Percent (%)
Ever	3	3,75
Sometimes	-	-
Never	77	96,25
<b>Total</b>	<b>80</b>	<b>100</b>

Source: Primary Data, (Interview Results 2024)

Based on the table above, it shows related to the responses of Modern Market and

Traditional Business informants regarding doing usury practices, that of the 80 informants who said Yes as many as 3 people or 3.75%, who answered Sometimes no, and who answered No as many as 77 informants or 96.25% Respondents. Regarding this table, it is clear that almost all informants said they did not practice usury in doing business.

#### d. Tolerance in Business

Table 4.1.6

Responses of Modern and Traditional Market Informants on How Stores

##### Implement Fair and Ethical Competition in the Market

Answer	Source (S)	Percent (%)
Yes	55	68,75
Sometimes	16	20
No	9	11,25
<b>Total</b>	<b>80</b>	<b>100</b>

Source: Primary Data, (Interview Results 2024)

Based on the table above, it shows the responses of Modern Market and Traditional Business informants regarding the application of fair and ethical competition in the market as many as 80 informants, who answered Yes as many as 55 people or 68.75% of informants, Sometimes as many as 16 people or 20% of informants, and who answered No as many as 9 people or 11.25% of informants.

In connection with the responses of the informants above, it shows that many business people are still aware of the existence of mutual tolerance between fellow business people, as evidenced in Sape District between Modern Marketers and Traditional Businessmen who answered Yes as many as 55 people or 68.75% Informants, Sometimes as many as 16 people or 20% of informants, and who answered No as many as 9 people or 11.25% informants.

Thus, the researcher concluded that the application of business ethics by grocery traders related to business ethics by Modern Market traders and traditional businesses in the sape sub-district related to tolerance in doing business in the buying and selling process is adequate and can be categorised as many who run, namely those who answered Yes as many as 68.75%, meaning that there are

still many who think that in doing business there must be a tolerance system where, there is also competition in doing business but there are still many people who respect each other business people. Tolerance in business means understanding, appreciating, and accepting differences in views, cultures, and ways of working between individuals or groups. With tolerance, business relationships can run more harmoniously, conflicts can be minimised, and the work environment becomes more inclusive and productive. It can also improve teamwork and help companies to be more adaptive in facing global challenges especially in the Modern Market.

#### 4.2 Research Discussion

Modern markets are always concerned with the quality of goods and customer convenience given that the minimarket business now uses a relatively cheap and competitive approach. Cheap and affordable prices are the dream and hope of everyone including sellers and consumers or buyers, because if there is no meeting between sellers and buyers there is no transfer of goods and services offered or the law of demand and supply never occurs, but there are also price indicators in accordance with the quality of goods. (Taufik, 2015)

Religion also views the Muslim community must prioritise ethics in running a business, because sharia business ethics is present as a manifestation of the many irregularities and fraud related to business, such as the elements of fraud, embezzlement, and exploitation among fellow business people or consumers. Therefore, business ethics was born to provide education to business people so as not to play excessive profits. Sharia business ethics is based on the Qur'an and Hadith which are the basis, the thoughts of the scholars also in the form of Ijma' and Qiyas as well as business experience among Muslims, so there are 4 basic things exemplified by the Prophet Muhammad in conducting a buying and selling business, namely the concept of ethical business whose content is honesty, justice, trustworthiness and tolerance in doing

business must exist and be believed then must be practiced in doing business, especially business people in the Modern Market and Traditional Market in Sape sub-district.

The explanation of each indicator of buying and selling is as follows:

#### **a. Honesty**

The honesty of the Prophet made as the essence of religion. Therefore, a businessman if he makes a transaction should explain the shortcomings of his goods to the buyer or his brother, as said by the Prophet Muhammad SAW that Muslims are brothers. It is not permissible for a Muslim if he trades with his brother and finds defects in the goods traded, unless he explains it. Another form of honesty is, a businessman must take care of his business partners and love them as he loves himself. Therefore, this kind of businessman must always be frank and transparent in every transaction, he will not hide any information related to the goods he trades to his Muslim brothers.

So it is clear that as many as 24 informants want there to be openness regarding the existence of discounts and promotions in a transparent manner from employees as part of honesty about the existence of discounts and promotions during the buying and selling process. As the opinion of Edy Kurniawan as a buyer from the W,Mart Minimarket store, in his statement stated that:

I as a consumer who always buys at the W,Mart Minimarket store feel that this store, less in terms of discounts and promotions, because I see the goods sold, neatly arranged and just take it directly, different from minimarkets such as alfamart and indomaret, I've visited in cities when I was in college yesterday. I chose to buy here because the place is close to my house.(Edy Kurniawan, 2024)

In connection with this, the researcher then conducted an interview process with Fatimah, as an employee of W,Mart Minimarket, providing information that:

Related to the existence of goods that we have to give discounts and promos, we are only told to store neatly according to the type of goods, such as biscuits, we

store in the same place, we store chocolate on the chocolate shelf and regarding the writing of the promo we do not include and we make a kind of promo writing, but we just sell the item directly at its price. (Fatimah, 2024)

According to the information given above, in modern stores there is still dishonesty in selling goods, especially in describing discounts and promotions. Non-transparency in terms of discounts and promos in minimarkets can occur due to employees not providing clear information about goods or deliberately hiding important details related to the promo of goods. Sometimes there is negligence in inputting the price listed with the initial price of the item. This is in accordance with the opinion of one informant named Bayu, as a buyer at Alfamart, explaining that:

When I was shopping at Alfamart, at that time I bought some snacks, and when I finished choosing the goods, then I went to the cashier to pay, then the cashier said, there were promo items provided right in front of the cashier, then I just took the item which happened to have the item I wanted, I said, fortunately it was a promo, I just took it. But what I saw was that there was a price mismatch between the promo shelf and the cashier's price, even though it wasn't too expensive, but I didn't need to make a big deal, but I thought, if a lot of people buy, and then he said there was a promo, but the promo price and the cashier's price were different, I thought it would be detrimental to many people.(Bayu, 2024)

Non-transparency of minimarket employees regarding discounts and promos often occurs when the information provided is unclear or misleading. For example, employees may not explain the terms and conditions of promos in detail, such as promos that only apply to certain products or limited stock. This can make consumers feel cheated as they are not getting the promised benefits of the promo. In addition, price mismatches between what is listed on the shelf and the price at the checkout are also often a problem. Some minimarkets may not update the price tags properly or deliberately display lower prices to attract attention, but at the checkout, the prices



charged are different. When customers question this, employees often give inadequate reasons, such as system errors or price changes that have not been updated.

### **b. Justice**

According to Islam, fairness is the main trait that every believer must have. This justice must be applied in all aspects of human life including in the business world. The opposite of fairness is zalim, which is a trait prohibited by Allah Swt. (SUMADI, 2017) The concept of justice in the Islamic view does not only cover legal aspects, but also covers all aspects of life, such as social, economic, political, and moral justice. Justice is considered one of the main objectives of Islamic law, and its implementation is one of the ways to achieve mutual benefit and the welfare of individuals and society. Therefore, Islam has required the fulfillment of justice which is applied in every business transaction carried out and forbids any business relationship that contains injustice. (Darussalam, 2020) Justice is the whole policy and injustice is the whole part of ugliness. Injustice often occurs and is done intentionally, such as in buying and selling.

Based on the results of the researcher's interview with Mrs. Nurjanah as a vegetable trader, said that:

The goods that I take from farmers in Kowo, such as tomatoes, chilies, cucumbers, and other vegetables, are vegetables that are of good quality according to my observations, because before buying I have to see if there are defects related to the vegetables or not. If there are defects, such as tomatoes that are not in good shape, I take them and pay less than the price of good tomatoes. Because I feel that if the farmer is willing, I will take the goods (Mrs. Nurjanah, 2024).

In the interview information, it is very clear that in the traditional business scale, the quality of goods sold must be good because consumers are also good at choosing goods such as vegetables and fruits. As the results of the researcher's interview with the buyer at

the Oi Maci Traditional Market, Mrs. Siti Jaenab, explained as follows:

When I buy an item, I first choose and check which item I am buying. For example, if I buy a banana, I have to check and see the good banana first, then I tell the seller to get it for me to check again and then buy it. The good thing is that if I don't like the item, I immediately turn away and buy from another trader." (Siti Zaenab, 2024)

These opinions indicate that there are no defects in selling goods. Traditional businesses tend to maintain long-term relationships with customers, so consistent quality is key to maintaining customer trust and loyalty. In many cases, quality products are also the main attraction for customers to return and recommend the business to others.

Cheating such as selling items with minor defects without informing the customer can indeed happen, especially if the seller is less than honest. However, in traditional businesses that prioritize reputation and long-term relationships with customers, such practices are usually avoided. Sellers with integrity tend to be transparent about the condition of the items they are selling and will tell the customer if there is a defect, even if it is minor.

### **c. Trust**

Trustworthiness is a praiseworthy moral. Therefore, believers must always maintain the trusts they carry. People who are trustworthy will be honored in the world and in the hereafter. "The Prophet Muhammad SAW stated that there are four characteristics of hypocrites, whoever has these four characteristics in him can be categorized as a hypocrite: when he speaks lies, when he is given a mandate he betrays, when he promises to renege and when he measures he cheats." (Darussalam, 2020) Rasulullah SAW taught that belief or trust is the principle of faith, where the Prophet Muhammad SAW, stated that there is no faith for those who do not have trust in themselves. Therefore, trust, which is the opposite of betrayal, is the main joint in interaction (M. Qurais Shihab, 2007).

This trustworthiness reflects the integrity of traders who prioritize consumer trust, maintain good relationships, and carry out trade with the right ethics according to religious teachings and social norms. This attitude is important because it can increase reputation and blessings in business. A person who always keeps promises must be someone who keeps the mandate, which is to carry out the commands of Allah Swt and stay away from everything that is prohibited. Amanah means trustworthy, responsible and credible. Amanah is also the desire to fulfill something in accordance with the provisions. Trustworthiness is directly related to honesty (SUMADI, 2017).

It is clear that almost all informants said they did not practice usury in doing business. This is in accordance with the results of the researcher's interview with one of the grocery traders, Mr. Tajuddin, said that:

I run this business with the principles of honesty and trustworthiness. I try to keep all the transactions I do not involve usury. Riba is simply the profit obtained from unfair transactions, such as interest from loans or buying and selling that harms one party. To avoid this, I always ensure that the price of the goods I sell is a fair price, both for me as a seller and for the buyer. I also do not give or receive interest in any transaction, whether in a direct sale or purchase or when taking out a loan. For example, if a customer wants to go into debt, I only give the original price without any added interest. By maintaining honesty and avoiding usury, my business can run more smoothly. Customers become loyal, and I believe the sustenance earned is also more blessed. Trust is expensive, and in this way, I can maintain the trust of my customers." (Tajuddin, 2024)

Based on the results of an interview with one of the Oi Maci Traditional Market traders, it is very clear that the community is aware of the bad thing if in a business doing actions that harm others such as usury practices. But sometimes there are also sellers who unconsciously do this practice, in order to get more profit.

Usury can also make the relationship between the seller and the buyer become disconnected. As stated by Hj. Nurhaidah, in an interview with the researcher that:

When I first started running my business, I started selling normally, but after a year, I started thinking about how I could get more profit, namely I sold at a relatively high price, and I felt that it was the same as usury. Now I no longer do this and I only sell at the standard price of the traders. Because I think that usury in buying and selling in addition to damaging relationships with buyers will also eliminate trust and most importantly the wealth obtained is not blessed.(Hj. Nurhaidah, 2024)

Trading also needs to understand the attitude of trust in trading ethics means not reducing what should not be reduced and vice versa should not be added, in this case it also means not increasing the selling price that has been determined.

#### **d. Tolerance in Business**

Tolerance in doing business is very important to apply, considering the number of business ventures run by business people in order to get more profit, justifying all means to be able to compete, dropping fellow business people. So that tolerance in doing business needs to be applied by traders, because nowadays competition in the business world is getting higher.

Business is not just about gaining wealth or profit, but also establishing harmonious relationships which in turn will benefit both parties. Therefore, it is necessary to prioritize tolerance in doing business.

In connection with the informants' responses, it shows that there are still many business people who are aware of the existence of mutual tolerance between fellow business people, as evidenced in Sape District between Modern Market business people and Traditional Business People who answered Yes as many as 55 people or 68.75% Informants, Sometimes as many as 16 people or 20% of informants, and who answered No as many as 9 people or 11.25% informants. Thus, the

researcher concluded that the application of business ethics by grocery traders related to business ethics by Modern Market traders and traditional businesses in Sape sub-district related to tolerance in doing business in the buying and selling process is adequate and can be categorized as many who run, namely those who answered Yes as much as 68.75%, meaning that there are still many who think that in doing business there must be a tolerance system where, there is also competition in doing business but there are still many people who respect each other business people.

Tolerance in business means understanding, appreciating, and accepting differences in views, cultures, and ways of working between individuals or groups. With tolerance, business relationships can run more harmoniously, conflicts can be minimized, and the work environment becomes more inclusive and productive. It can also improve teamwork and help companies to be more adaptive in facing global challenges, especially in the Modern Market. This is in line with the views of informants that researchers asked about tolerance regarding fair and ethical competition in buying and selling, namely in this case Mrs. Hj. Nurbaidah said that:

I always provide good quality goods, such as vegetables, spices and so on, such as the way I water the vegetables with water so that the vegetables I sell when seen by buyers they are attracted by the good and shiny vegetables that I sell. I do this because I feel that the competition in this market is quite fierce, especially because many traders sell similar goods. But competition is important to me so that I keep trying to provide the best for my customers." (Hj. Nurbaidah, 2024)

The same thing was also conveyed by the employee of Sumber Hoki Mart, Sodari Rini Anggriani, who said that:

In our store, we always try to maintain fair competition by focusing on the quality of our products and services. Although sometimes people in Sape Sub-district still buy from small kiosks, we never engage in tactics that unfairly disadvantage competitors, such as

spreading false information or unhealthy price fixing. We also have business ethics guidelines that govern how we interact with customers, suppliers and competitors. These guidelines cover everything from fair sales practices to policies on handling customer data." (Rini Anggriani, 2024)

Especially in the Modern market, most of the price determination system has been stated and has been systemized, so that the bargaining system is not used, but this does not become invalid in the sale and purchase transaction because the goods are stored on shelves and clearly posted regarding the price tag, it means that in the context of minimarkets the price of goods is usually determined so that with this the buyer immediately knows the price without the need to do a bargaining process that takes a lot of time.

Unlike the modern market system, in terms of traditional businesses still use a bargaining system in buying and selling. Like buying and selling in the Oi Maci Traditional Market, where traders sell various kinds of kitchen necessities such as vegetables, fruits, fish and others. The trading system still uses the traditional way, namely the price bargaining system so that indirectly the relationship formed between the seller and the buyer is more harmonious because the goods seen can be directly bargained. In contrast to the way the Modern Market is a sales mechanism, the goods already have a price tag, minimarkets have a lot of community dikanal and promotion of goods through various kinds of discounts posted inside and outside the minimarket.

Thus it can be seen and known that most businesses today are businesses that are always concerned with profit (profit) alone rather than seeking pleasure, blessings from the treasure. So as to get the desired treasure, it justifies any means to get it. This can happen because the implementation of business does not prioritize sharia ethics. It should be understood that most of the business people in Sape Sub-district still have a lack of understanding of how business ethics should be applied considering that there is still a lack

of understanding of the importance of science that underlies all forms of human action, including in business.

A good businessman is a businessman who is able to apply ethics as exemplified by the Prophet Muhammad SAW. Islamic business ethics is a collection of moral and ethical principles rooted in the teachings of the Qur'an and Hadith, as well as the real example of the Prophet Muhammad SAW in carrying out business activities. These principles not only regulate the way Muslims do business but also include social responsibility, justice, and shared prosperity.

## 5. Closing

### 5.1 Conclusion

Based on the results of the discussion and presentation of the researchers and adjusted to the formulation of the problem, conclusions can be drawn. The conclusions that researchers can summarize are as follows:

- a. Most business actors in Sape sub-district, both business actors in modern markets and traditional markets, understand the ethics of buying and selling. But the implementation process of these ethics has not been carried out properly. In the practice of buying and selling in modern markets, very tight competition often makes modern stores not give space to small businesses to develop, thus causing dissatisfaction and tension among local entrepreneurs, so that is what makes young people and activists reject and carry out a demonstration process to reject the existence of modern markets such as Alfamar. In the traditional market sector, unhealthy competition between traders also often occurs, where they drop prices or sabotage competitors' businesses. So it is necessary to apply and practice sharia business ethics, so that processes such as mutual dropping between fellow business actors do not occur due to mutual tolerance between fellow sellers.
- b. The attitude of mutual consent in buying and selling is very important to be applied in life, especially business actors in Sape

sub-district such as modern markets whose systems show goods on the shelves and then buyers choose according to their wishes. Factors that become an understanding of ethics in business are also due to educational factors from each business actor, both modern market business actors and traditional markets.

- c. In practice, many modern stores may neglect their responsibility to provide goods according to the promised quality. High-priced products do not always reflect equal quality, which makes consumers feel betrayed. Traditional market vendors may also fail to keep their word, for example by delivering goods that are damaged or not in accordance with the initial agreement. This will damage the long-term relationship between traders and consumers.

The application of ethics in doing business should be applied by business people in the Sape sub-district, because the application of ethics in buying and selling is a form of worship that if done will get the pleasure of Allah SWT, as well as a form of servitude to the divinity that always provides blessings for its servants. Most importantly, the application of ethics in business is to establish good relations, long-term relationships between business actors and consumers so that the impact is a long-term relationship due to the trust of consumers to business actors who use and apply ethics in buying and selling.

### 5.2 Suggestion

Based on the formulation of the conclusions that have been stated, the recommendations and implications are as follows:

- a. It is necessary for business actors in Sape to realize that it is important to apply business ethics in the buying and selling process so that the buying and selling process will be blessed given the trust between the seller and the buyer so that life will be better if it is kept away from the attitude of luck, cheating and fraud.
- b. All modern market and traditional market business actors in the Sape sub-district,

which still adhere to Islam, should not undermine each other's business efforts, so that this can help with economic development in the Sape sub-district.

- c. The need for community understanding, especially business actors in the sape sub-district, about the dangers of applying capitalist business patterns, which only benefit themselves and switch to religious beliefs that prioritize ethics in doing business, namely sharia business ethics.

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