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The Implementation Of Islamic Economic Principles In Trading Activities At Traditional Markets: Evidence From North Musi Rawas, Indonesia

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Abstract

This research is motivated by the importance of implementing Islamic economic principles in trading activities, particularly in traditional markets, which serve as centers of economic activity and social interaction. This study aims to analyze the implementation of Islamic economic principles, including honesty, trustworthiness, justice, and *ta'awun* (mutual assistance), in trading activities; examine buying and selling practices in terms of the prohibitions of *riba* (usury), *gharar* (excessive uncertainty), and *maisir* (gambling); and identify the supporting and inhibiting factors in implementing Islamic economic principles at Traditional Markets in North Musi Rawas Regency. This study employs a descriptive qualitative method. Data were collected through observation, interviews, and documentation. The primary informants were traders actively engaged in trading activities at Traditional Markets in North Musi Rawas Regency, while supporting informants were included to strengthen the research findings. Informants were selected purposively according to the research needs. The findings indicate that Islamic economic principles have been implemented in trading activities through honesty in communicating product conditions and prices, trustworthiness in fulfilling transaction agreements, justice in pricing and weighing goods, and *ta'awun* through mutual assistance and cooperation among traders.

Keywords: Islamic Economics, Islamic Economic Principles, Trading Activities, Traditional Markets, North Musi Rawas.

INTRODUCTION

Traditional markets play a vital role in a region's economy, serving not only as centers for buying and selling transactions but also as spaces for social and cultural interaction. However, in the modern era, traditional markets face significant challenges from the expansion of modern retail markets, which offer convenience, cleanliness, and

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a wider variety of products. In North Musi Rawas Regency, traditional markets face similar challenges. A lack of innovation in market management, limited capital, and unequal competition threaten the sustainability of many traditional traders' businesses. Therefore, a new approach is needed to strengthen the existence and competitiveness of traditional markets (Pratama, 2022).

Islamic economics, with its principles based on justice, honesty, and collective well-being, offers an alternative solution relevant to addressing these challenges. Islamic economics is not merely an economic system but also an ethical and moral framework that integrates spiritual values into economic activities. In the context of traditional markets, these principles can be implemented in various ways, including the application of Sharia-compliant contracts in transactions, capital management based on *mudharabah* (profit-sharing) or *musyarakah* (partnership), and an emphasis on transparency and fairness in price determination. The implementation of these principles is expected to create a more equitable market ecosystem that provides maximum benefits for the entire community (Luthfi, 2021).

The implementation of Islamic economic principles in trading activities is also consistent with the concept of community-based economics. This model positions the community as the primary actor in the economic development process rather than merely as its object. By encouraging the active participation of traders, buyers, and the surrounding community, market management can be carried out more effectively and sustainably. Islamic economics emphasizes mutual assistance (*ta'awun*) and solidarity (*ukhuwah*), which can serve as a strong foundation for building solidarity among members of the market community. Thus, traditional markets function not only as places for trading but also as platforms for strengthening social and economic relationships (Siddiq, 2023).

Based on this background, this study is important for examining in depth how Islamic economic principles are applied in community-based traditional market management in North Musi Rawas Regency. This study is expected to provide practical guidance and policy recommendations for local governments and market managers in formulating innovative strategies for revitalizing traditional markets. The findings are expected to contribute not only to the development of knowledge in Islamic economics but also to provide practical solutions for empowering the local economy, particularly for small-scale traders in traditional markets (Fitriani & Rahman, 2022).

RESEARCH METHODS

This study employs a qualitative approach with a descriptive-analytical design to obtain an in-depth understanding of the implementation of Islamic economic principles in trading activities at traditional markets in North Musi Rawas Regency, Indonesia. The

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research is conducted over three months at traditional markets characterized by strong community-based interactions. Primary data are obtained through in-depth interviews, participatory observation, and documentation, while secondary data are collected from relevant government regulations, reports, and academic literature. The data are analyzed using the qualitative data analysis model developed by Miles et al. (2014), which involves three stages: data condensation, data display, and conclusion drawing and verification. These stages are conducted interactively to identify patterns, interpret findings, and answer the research questions regarding the implementation of honesty, trustworthiness, justice, and *ta'awun* (mutual assistance), as well as trading practices related to the prohibitions of *riba* (usury), *gharar* (excessive uncertainty), and *maisir* (gambling).

RESULTS AND DISCUSSION

1. Implementation of Honesty, Trustworthiness, Justice, and Ta'awun

The findings indicate that Islamic economic principles are directly reflected in trading activities at traditional markets in North Musi Rawas Regency, Indonesia. Based on interviews with traders, buyers, and a religious leader, these principles are implemented through the disclosure of product information, price determination, fulfillment of agreements, protection of buyers' rights, and social relationships among traders. The findings are discussed through four main principles: honesty, trustworthiness, justice, and *ta'awun* (mutual assistance).

Implementation of the Principle of Honesty

The findings show that honesty is a fundamental element in building trust between traders and buyers. Traders demonstrate honesty by providing information about product conditions and quality, disclosing defects, explaining prices, ensuring that the quantity and type of goods correspond to the agreement, and correcting mistakes when they occur. Transparent communication enables buyers to make informed decisions and reduces the possibility of disappointment or disputes after transactions.

These findings are consistent with Nauli et al. (2024), who examined the implementation of Islamic economic principles in traditional markets in Bengkulu City. Their study emphasized the importance of fairness, transparency, and avoiding *riba* in market transactions, as well as the need to educate traders about Islamic economic principles. Honesty is also relevant to the findings of Putri et al. (2026), who investigated the effects of honesty, transparency, and service quality on repeat purchases among GrabFood users in Bengkulu City. Their study found that honesty, transparency, and service quality jointly had a positive and significant effect on repeat purchases.

The present findings reinforce the importance of honesty in traditional market transactions. By providing accurate information about product conditions, quality, prices,

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and quantities, traders help establish transparent transactions and maintain buyer confidence. Honesty therefore serves not only as an ethical obligation but also as a practical foundation for sustainable relationships between traders and buyers.

Implementation of the Principle of Trustworthiness

The findings indicate that traders demonstrate trustworthiness by providing goods according to buyers' choices and the agreements reached during transactions. When discrepancies occur in the quantity or type of goods, traders check the goods and make the necessary corrections. Similarly, goods that have been paid for but not yet collected by buyers are kept separately and safeguarded until collection. These practices demonstrate traders' responsibility for protecting buyers' rights.

Trustworthiness in trading extends beyond the exchange of money and goods. Traders remain responsible for ensuring that the goods delivered correspond to the agreed quantity, type, and quality. This responsibility is important because consistency between an agreement and its fulfillment forms a basis for trust in commercial relationships.

These findings are related to the study by Rusydi et al. (2018), which examined the implementation of Islamic economic principles in the weighing of staple goods by traders at Soppeng Market. Their research highlighted the relevance of Islamic economic principles to everyday trading practices, particularly the process of weighing goods. The present study extends this discussion by showing that trustworthiness can also be observed in the fulfillment of agreements, the protection of goods that have been paid for, and the correction of transaction errors.

Overall, trustworthiness is reflected in traders' willingness to fulfill their commitments and take responsibility when discrepancies occur. These practices represent an important application of Islamic economic values in daily commercial activities.

Implementation of the Principle of Justice

The findings show that traders determine prices by considering purchasing costs, product conditions, and prevailing market prices. Buyers are also given opportunities to negotiate when bargaining is permitted. Consequently, price determination does not necessarily occur unilaterally, as buyers can obtain price information and reach an agreement with traders before completing a transaction.

Justice is also reflected in the weighing and delivery of goods. Traders seek to provide quantities consistent with the agreements reached with buyers. When errors in quantity or weight occur, traders check and correct them. This indicates that justice

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involves not only reasonable price determination but also the fulfillment of buyers' rights and the provision of goods according to agreed terms.

These findings are consistent with Qolbi et al. (2023), who discussed the implementation of Islamic economic principles in traditional markets in Indonesia. Their study emphasized the importance of Islamic values as a foundation for market transactions. The findings also correspond with research on the implementation of Islamic business ethics among traders at Turen Traditional Market, Malang Regency, which found that traders had implemented values such as honesty, trustworthiness, justice, and social responsibility in their commercial activities.

The present study demonstrates that justice is reflected in price negotiation, the consideration of product quality, and the accuracy of quantities and weights. Such practices help protect both parties' rights and support mutually acceptable transactions.

Implementation of the Principle of Ta'awun

The findings reveal that *ta'awun*, or mutual assistance, is reflected in social relationships among traders. Traders help monitor one another's merchandise when someone temporarily leaves a stall, assist with carrying goods, share information about products and prices, and provide support when other traders encounter difficulties. Assistance is also extended to buyers, particularly when they need help selecting products or locating goods that are unavailable at a particular stall.

These findings broaden the discussion of Islamic economic principles in traditional markets, which has often focused on honesty, transparency, justice, and trustworthiness. The present study highlights the importance of social cooperation as another dimension of Islamic economic practice. Commercial relationships are not limited to exchanges of goods and money; they also involve interpersonal relationships, mutual support, and shared responsibility.

In this context, *ta'awun* strengthens cooperation among market participants and contributes to a supportive trading environment. Although commercial competition remains part of market activity, mutual assistance enables traders to maintain constructive social relationships while serving buyers' needs.

2. Trading Practices in Relation to the Prohibitions of Riba, Gharar, and Maisir

Interviews and observations at traditional markets in North Musi Rawas Regency indicate that trading generally involves direct exchanges of goods for money. Buyers select and inspect products, ask about their conditions and prices, and negotiate with traders before reaching an agreement. These practices provide opportunities for both parties to understand the terms of the transaction.

In Islamic economics, buying and selling are generally permissible when conducted in accordance with Islamic principles. However, transactions must avoid prohibited

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elements, including *riba* (usury or prohibited interest), *gharar* (excessive uncertainty), and *maisir* (gambling). The findings concerning these three elements are discussed below.

Trading Practices in Relation to Riba

The findings generally indicate no evident *riba* in the ordinary buying and selling transactions observed at traditional markets in North Musi Rawas Regency. Traders earn profits by selling goods at prices agreed upon with buyers. These profits arise from the difference between the cost of acquiring goods and their selling prices, representing returns from commercial activity rather than automatically constituting *riba*.

This distinction is consistent with Setiawan (2016), who explained that trade in Islam is governed by principles that distinguish permissible commercial activities from transactions involving *riba*. The findings are also consistent with Nauli et al. (2024), who emphasized the importance of observing Islamic principles in traditional market transactions and avoiding practices that contradict Islamic requirements.

Nevertheless, the existence of a profit margin alone is insufficient to determine whether a transaction complies with Islamic law. The transaction must also be assessed in terms of its contractual arrangements and the applicable rules governing payment and additional charges. For example, any deferred payment arrangement should be agreed upon by both parties, and additional charges must not be imposed unilaterally in a manner that violates Islamic principles.

Overall, the observed trading practices generally reflect ordinary commercial exchanges rather than transactions explicitly involving *riba*. This finding should be understood within the scope of the transactions examined and does not constitute a definitive legal assessment of every financial arrangement in the market.

Trading Practices in Relation to Gharar

The findings indicate that traders seek to reduce *gharar* by providing information about product conditions, disclosing defects, explaining prices, and allowing buyers to inspect goods before payment. These practices help buyers understand the objects of the transactions and make decisions based on available information.

Transparency is particularly important when products may have defects or variations in quality. If relevant information is withheld and buyers cannot determine the actual condition of the goods, uncertainty may arise. Conversely, when product conditions are disclosed and accepted by buyers, the potential for misunderstanding and disputes can be reduced.

These findings are consistent with Zulfahmi and Maulana (2022), who explained that *gharar* involves uncertainty or ambiguity in transactions. Clarity regarding the object

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of a transaction is important to prevent parties from suffering losses because of incomplete information.

The present study therefore indicates that direct transactions, transparent product descriptions, clear prices, accurate quantities, and opportunities for inspection are practices that can help reduce *gharar*. However, the existence of these practices does not automatically establish that every transaction is entirely free from uncertainty. Compliance depends on the clarity of the transaction terms and the extent to which relevant information is disclosed to both parties.

Trading Practices in Relation to Maisir

The findings indicate that transactions at traditional markets in North Musi Rawas Regency have clear commercial purposes. Buyers purchase goods to meet their needs, while traders earn income by selling merchandise. The observed transactions do not involve arrangements in which participants stake money or goods and depend on uncertain outcomes characteristic of gambling.

This finding corresponds with the discussion by Zulfahmi and Maulana (2022) concerning the prohibition of *maisir* in Islamic economic activities. *Maisir* refers to gambling or wagering-based activities in which gains depend on uncertain outcomes rather than ordinary exchanges of goods and services.

In the market context examined, traders' profits arise from selling goods rather than from gambling or wagering. Therefore, the observed transactions generally do not exhibit the characteristics of *maisir*. This conclusion is limited to the trading practices identified through the interviews and observations conducted in this study.

3. Supporting and Inhibiting Factors in the Implementation of Islamic Economic Principles

The findings identify several factors that support the implementation of Islamic economic principles in traditional markets, including religious understanding, trust between traders and buyers, social relationships among traders, and direct transactions. At the same time, differences in understanding, price competition, changing product conditions, and limited education concerning Islamic economics may create challenges.

Supporting Factors

Religious Understanding

Religious understanding supports the implementation of Islamic economic principles by encouraging traders to practice honesty, trustworthiness, and justice while avoiding actions that may harm others. Traders who understand the ethical implications of their commercial activities have a basis for incorporating Islamic values into everyday transactions.

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These findings are consistent with Fauziyah (2023) and Aini (2026), whose studies indicate a positive relationship between understanding of Islamic economics, religiosity, and traders' business behavior. Religious understanding can therefore provide an ethical foundation for trading practices, although its actual influence also depends on how these values are applied in daily activities.

Trust Between Traders and Buyers

Trust between traders and buyers is another supporting factor. When traders provide accurate information, fulfill agreements, and treat buyers fairly, they help establish relationships that encourage confidence in market transactions.

This finding is supported by research on the implementation of Islamic business ethics at Jatimulyo Market, which associated honesty, competence, benevolence, justice, and responsibility with the development of trust in commercial relationships. Sholihun (2025) also found that the application of honesty, justice, and *maslahah* (public benefit) could support purchasing interest and strengthen consumer trust and loyalty. The present study suggests that trust is reinforced through repeated interactions and consistent trading behavior. It can therefore serve as a social foundation for the continued application of Islamic economic principles.

Social Relationships Among Traders

Social relationships among traders also support the implementation of Islamic economic principles. Cooperation, information sharing, and mutual assistance help maintain constructive relationships within the market. Such interactions may facilitate coordination and encourage traders to assist one another when difficulties arise.

These findings correspond with Fitria (2025), who examined the social capital of traditional market traders at Tugu Market in Bandar Lampung. The study found that social networks, trust, and shared norms could strengthen cooperation, fairness, and transparency in trading activities.

In the present study, social relationships provide a setting in which *ta'awun* can be practiced. These relationships demonstrate that Islamic economic principles may be expressed not only through individual transactions but also through interactions among market participants.

Direct Transactions

Direct transactions support the implementation of Islamic economic principles because they allow buyers to inspect goods, ask questions about product quality, confirm prices, negotiate, and reach agreements before making payments. These opportunities

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can reduce information asymmetry and help both parties understand the terms of a transaction.

This finding is consistent with Lubis et al. (2023), who examined Muslim traders at Inpres Market in Padang Matinggi and emphasized the importance of understanding Islamic buying and selling principles and practicing honesty to prevent fraud and promote mutual benefit.

Direct transactions do not automatically guarantee compliance with Islamic principles. Nevertheless, when accompanied by transparent information and clear agreements, they provide practical opportunities to uphold honesty, trustworthiness, and justice.

Inhibiting Factors

Differences in Understanding of Islamic Economics

The findings indicate that differences in traders' understanding of Islamic economics may hinder the consistent implementation of Islamic economic principles. Although traders may recognize the importance of honesty and fairness, their understanding of specific Islamic commercial requirements may vary.

Mardiyansyah (2025) found that small and medium-sized traders at Padang Baru Traditional Market had not fully understood or implemented Islamic business ethics. In contrast, Lubis et al. (2023) reported that Muslim traders' understanding of Islamic buying and selling principles was generally at a reasonably good level. These differences suggest that the understanding of Islamic economics may vary according to the characteristics of traders and their trading environments.

Price Competition

Price competition is another condition that may challenge the consistent application of Islamic economic principles. Traders must respond to prevailing market prices and buyers' expectations while maintaining the viability of their businesses. Under competitive conditions, the desire to attract buyers may create pressure on pricing decisions and commercial conduct.

Annisya and Khusnudin (2025) discussed challenges in applying Islamic economic values in commercial activities, including low Islamic economic literacy, the dominance of conventional systems, and limited awareness among business actors. These findings provide a broader context for understanding why market competition may require continued attention to ethical trading practices.

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Changes in Product Conditions

Changes in product conditions may also hinder the implementation of Islamic economic principles, particularly for goods that deteriorate quickly or experience changes in quality. If the condition of a product changes after it has been displayed, stored, or handled, traders may face difficulties in maintaining consistent product quality and communicating accurate information to buyers.

Mardiyansyah (2025) identified limitations in transparency toward buyers in traditional market trading practices. Research on chili trading in traditional markets has likewise discussed challenges in applying honesty, justice, and trustworthiness, particularly in disclosing product quality.

These findings highlight the importance of checking goods regularly and informing buyers of relevant changes in condition. Transparent disclosure can help reduce misunderstandings and support fair transactions.

Limited Education on Islamic Economics

Limited education concerning Islamic economics is another inhibiting factor. The findings indicate that traders generally understand the importance of being honest and avoiding fraud, but their knowledge of broader Islamic commercial requirements may need further development. This gap may affect their ability to identify and consistently avoid practices that conflict with Islamic economic principles.

Annisya and Khusnudin (2025) identified low Islamic economic literacy and limited awareness among business actors as challenges to implementing Islamic economic values. Aini (2026) also found that understanding Islamic economics had a positive and significant influence on the business behavior of micro, small, and medium-sized enterprises in traditional markets.

These findings suggest that accessible educational activities could help traders strengthen their understanding of Islamic economic principles. Such initiatives may focus on practical issues, including transparent pricing, accurate weighing, disclosure of product defects, fulfillment of agreements, and the distinction between permissible trade and prohibited transactions. Through continued education and support, traders may be better equipped to integrate Islamic values into their daily commercial practices.

CONCLUSION

Based on the findings and discussion concerning the implementation of Islamic economic principles in trading activities at traditional markets in North Musi Rawas Regency, Indonesia, using interviews with traders, buyers, and a religious leader, several conclusions can be drawn.

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First, Islamic economic principles have generally been implemented in everyday trading activities. Honesty is reflected in traders' transparency regarding product conditions, quality, prices, and quantities, as well as their willingness to correct transaction errors. Trustworthiness is demonstrated through the fulfillment of agreements and the responsibility to safeguard goods that have been paid for but not yet collected. Justice is reflected in price determination that considers acquisition costs, product conditions, and prevailing market prices, while allowing buyers to negotiate voluntarily. Meanwhile, *ta'awun* (mutual assistance) is demonstrated through cooperation among traders and assistance provided to buyers when selecting goods or obtaining product information.

Second, trading practices examined in relation to the Islamic prohibitions of *riba*, *gharar*, and *maisir* generally reflect direct buying and selling transactions. Traders obtain profits from the difference between purchase and selling prices rather than from additional charges on debts. Direct transactions also allow buyers to inspect goods before payment, while traders generally seek to disclose product conditions transparently, thereby reducing uncertainty. Furthermore, no betting or gambling mechanisms were identified in the trading activities examined, as traders' profits were derived from actual sales of goods. These findings suggest that the observed trading practices generally align with Islamic commercial principles, although compliance ultimately depends on the specific terms and implementation of each transaction.

Third, the supporting factors for implementing Islamic economic principles include religious understanding, trust between traders and buyers, honest trading habits, social relationships among traders, and direct transactions. These factors contribute to the application of honesty, trustworthiness, justice, and mutual assistance in everyday commercial activities. However, implementation is challenged by differences in traders' understanding of Islamic economics, price competition, changes in product conditions, and limited access to education concerning Islamic economic principles. These findings indicate that the consistent implementation of Islamic economic principles is influenced by traders' knowledge, market conditions, and interactions between traders and buyers. Therefore, strengthening practical education on Islamic commercial ethics and encouraging transparent and responsible trading practices may help improve the consistent application of Islamic economic principles in traditional markets.

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