

The Implementation of Islamic Business Ethics in the Behavior of Traditional Market Traders at Balai Panjang, Nagari Sungai Pua

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A B S T R A C T

This study aims to analyze the implementation of Islamic business ethics in the behavior of traders at the Balai Panjang Traditional Market, Nagari Sungai Pua. Buying and selling activities are a legitimate form of *muamalah* in Islam; however, in practice, various deviations are often encountered, such as under-measurement, mixing of product quality, and a lack of traders' responsibility toward consumers. These conditions raise the question of the extent to which traditional market traders have implemented the principles of Islamic business ethics in their trading practices. This research employs a descriptive qualitative method with a field research approach. Data were collected through observation, in-depth interviews, and documentation, with traders and buyers as the primary informants, while local authorities and market managers served as supporting informants. The findings reveal that some traders have practiced honesty, transparency, and friendliness in their interactions with buyers, reflecting the principles of *tawhid* (unity of faith) and free will in Islamic business ethics. Nevertheless, many traders continue to engage in unethical practices, such as reducing measurements, concealing product defects, and mixing product qualities, thereby violating the principles of justice, truth, and responsibility. The main factor contributing to the weak implementation of ethics is traders' limited understanding of Islamic teachings in the field of business. Therefore, continuous education and supervision by relevant institutions, such as *Wilayatul Hisbah*, are required to ensure that trade practices align with Islamic values and strengthen consumer trust.

1. Introduction

Traditional markets serve as vital centers of economic and social activity, particularly in rural and semi-urban areas. They function not only as places where sellers and buyers meet and as channels for the distribution of daily necessities but also as spaces for social and cultural interaction. Despite the growing dominance of modern retail outlets and online trading platforms, traditional markets persist because they provide direct experiences, relatively affordable prices, and bargaining opportunities that consumers often perceive as fair. However, unethical practices such as under-measurement, mixing of product quality, and non-transparent pricing remain prevalent, harming consumers and eroding trust in both traders and market institutions (Kutaula et al., 2024).

From an Islamic perspective, *muamalah* activities such as trade are permissible as long as they comply with ethical principles derived from the Qur'an and Sunnah. Core values including honesty (*sidq*), justice (*'adl*), responsibility (*amānah*), and transparency (*tablīgh*) constitute the foundation of business behavior (Butar-Butar & Gunawan, 2020). When traders neglect these principles, consumers suffer losses, and the spiritual mission of Islam to establish a just economic system is undermined. Recent studies confirm that ethical conduct in business significantly influences consumer trust, customer loyalty, and even market competitiveness (Rubbab et al., 2024; Wijaya et al., 2021). This underscores the urgency of applying Islamic business ethics in everyday trading practices within traditional markets.

Balai Panjang Market in *Nagari* Sungai Pua represents one of the traditional markets that form the backbone of the local economy. Preliminary observations, however, reveal practices inconsistent with Islamic business ethics. As a community-based market, its sustainability depends heavily on consumer trust, which is closely linked to the ethical conduct of traders. Thus, examining the implementation of Islamic business ethics in this context is not only relevant for enriching the academic literature but also provides practical insights for market governance.

International studies over the past five years show a growing interest in consumer ethics and marketing in emerging markets. Kutaula et al. (2024) found that consumers in these markets increasingly demand ethical business practices, compelling businesses and traders to demonstrate greater transparency. In the field of Islamic marketing, research has shifted from normative discussions to empirical inquiries exploring the relationship between ethical behavior of salespeople and customer satisfaction and loyalty (Rubbab et al., 2024; Wijaya et al., 2021).

More specifically, several studies have addressed the behavior of traditional traders. (Ayad et al., 2024; Elifneh et al., 2024; Hanafi & Ma'ruf, 2024) demonstrated that ethical conduct among traders in traditional markets significantly influences tourists' purchasing intentions and enhances the market's reputation. Similarly, Ali et al. (2025) confirmed that sellers' ethics play a critical role in building consumer trust and repeat purchase intentions. Furthermore, reviews of Islamic marketing literature highlight that marketing ethics, halal branding, and Muslim consumer behavior have become dominant themes in the past two decades (Ali et al., 2025; Athar, 2020).

Other research has examined the role of *hisbah* or market supervisory institutions. Oktaviandi & Yogi (2024) emphasize the significance of *al-hisbah* in ensuring that market

practices adhere to Islamic principles of justice. This is particularly relevant in traditional markets, where oversight of measurements, pricing, and product quality often remains weak. Contemporary literature thus underscores that traders' ethical behavior is a crucial determinant of market sustainability, although empirical studies at the micro level remain limited.

Building on this review, several research gaps emerge. First, much of the literature focuses on Islamic banking and financial services, while the practices of traditional market traders receive relatively little scholarly attention. Second, previous studies have primarily explored the link between ethical behavior and consumer loyalty, while the factors influencing traders' application of Islamic business ethics—such as religious knowledge, economic pressures, and community norms—remain underexplored. Third, specific local contexts, such as Balai Panjang Market in *Nagari* Sungai Pua, have rarely been documented in international scholarship. This study offers novelty by highlighting traders' micro-level practices based on the five principles of Islamic business ethics (*tawhid*, justice, free will, truth, and responsibility), while also examining the drivers and barriers to ethical application and the role of local supervisory mechanisms.

Accordingly, the research addresses the following questions: (1) To what extent do traders in Balai Panjang Market implement the principles of Islamic business ethics in their trading practices? (2) What concrete practices reflect compliance with or deviation from these principles? (3) What factors encourage or hinder the ethical conduct of traders? and (4) How do local supervisory institutions contribute to ensuring that market practices align with Islamic ethics?

The objectives of this study are: (1) to identify and describe the application of Islamic business ethics principles among traders in Balai Panjang Market; (2) to map practices that align with or diverge from Islamic ethical standards; (3) to explain the factors influencing traders' ethical conduct; and (4) to formulate recommendations for interventions in the form of education, strengthening of market supervision (*hisbah*), and the development of operational guidelines for traders to enhance consumer trust and ensure the sustainability of traditional markets.

2. Method

This study employed a descriptive qualitative approach using field research. A qualitative approach was chosen because it allows the researcher to gain an in-depth understanding of social phenomena, specifically the behavior of traders in buying and selling transactions in traditional markets. The descriptive design serves to systematically depict empirical realities without manipulating variables, thereby capturing the traders' ethical conduct as it occurs in their everyday lives (Creswell & Poth, 2016).

The research was conducted at the Balai Panjang Traditional Market in *Nagari* Sungai Pua, Agam Regency, West Sumatra. This site was purposively selected due to its significant role as the economic hub of the *nagari* community and its representativeness of the dynamics of traditional markets more generally. The primary informants were traders and buyers. Traders were selected as direct actors in trading practices, while buyers represented those who experience the impact of ethical or unethical behaviors. In addition, supporting informants, including market managers and local government officials, were engaged to provide insights

into regulations, governance, and institutional perspectives. The number of informants was determined using the principle of saturation, continuing until data collection yielded no new insights (Guest et al., 2020).

Primary data were collected through three techniques: observation, in-depth interviews, and documentation. Observation involved directly examining transactional practices, how traders served consumers, and the social interactions occurring in the market (Flick, 2018). Semi-structured in-depth interviews were conducted with traders, buyers, and market managers to explore their perceptions, experiences, and understanding of Islamic business ethics. Documentation was used to gather secondary data, such as archives, records, and market regulations. The researcher also recorded personal reflections throughout the process as part of qualitative reflexivity (Patton, 2015).

Data analysis followed an inductive process using Miles et al., (2013) interactive model, which includes four stages: (1) data collection, (2) data reduction, involving selection, focusing, and simplification of field data, (3) data display in thematic narratives based on the principles of Islamic business ethics (*tawhid*, justice, free will, responsibility, and truth), and (4) conclusion drawing, which remained tentative until further verification with additional data. This approach enabled the findings to be presented thematically, systematically, and aligned with the theoretical framework.

To ensure data trustworthiness, this study employed source and methodological triangulation. Source triangulation was achieved by comparing information from traders, buyers, and market managers, while methodological triangulation combined observation, interviews, and documentation Fusch et al. (2018). Member checking was conducted by returning interview results to informants for validation. An audit trail was maintained through detailed field notes and well-documented interview transcripts. These validation strategies were essential to ensure the credibility, transferability, dependability, and confirmability of the findings (Nowell et al., 2017).

Ethical considerations were prioritized by obtaining informed consent from participants prior to interviews, safeguarding their anonymity, and ensuring that data were used solely for academic purposes. With these procedures, the study seeks to provide an objective and meaningful account of the application of Islamic business ethics among traders in the Balai Panjang Traditional Market.

3. Results and Discussion

3.1 Trading Practices and Ethical Challenges in Balai Panjang Market

The Balai Panjang Traditional Market, located in *Nagari* Sungai Pua, Agam Regency, serves as a central hub of local economic activity and operates periodically on designated market days. Field observations indicate that the market accommodates more than 200 traders, most of whom sell staple goods such as rice, vegetables, fruits, meat, fish, and spices. In addition, there are traders offering clothing, household items, and traditional snacks. The market is particularly crowded on market days, attracting buyers from various social groups, including housewives, farmers, small-scale traders, and consumers from neighboring areas seeking competitive prices. The majority of buyers come from lower- to middle-income

backgrounds and rely on this market as their primary source for daily necessities, which are generally more affordable than those in modern retail outlets.

In terms of transaction dynamics, bargaining remains a defining characteristic. This process fosters intensive social interactions between traders and buyers. Bargaining is not merely an economic exchange but also a mechanism for maintaining relationships, building trust, and strengthening social bonds (Anas, 2008; Ayad et al., 2024; Fauziah, 2017; Hardivizon & Sholihin, 2021). However, this practice also creates opportunities for information asymmetry, as traders typically hold greater authority in determining product quality and quantity. This often leaves buyers in a more vulnerable position, exposing them to potential exploitation by less ethical traders.

Interviews with several traders reveal stark differences in business conduct. Some traders strive to uphold honesty, for example, by openly displaying scales, providing accurate information about product quality, or offering small bonuses as a gesture of goodwill. Such traders believe that honesty brings blessings and ensures customer loyalty. This finding aligns with Wijaya et al. (2021), who argue that ethical sales behavior positively contributes to consumer loyalty, particularly in business contexts grounded in Islamic values.

On the other hand, various unethical practices were also observed. The most common form of malpractice is under-measurement, either by using inaccurate scales or by subtly reducing product quantities. Another frequent practice is mixing higher-quality goods with inferior ones, as found in commodities such as rice, chili, or fish, without disclosing this to buyers. This phenomenon is consistent with Kutaula et al. (2024), who report that consumers in emerging markets often face ethical uncertainty due to traders' lack of transparency.

Another major challenge concerns information disclosure. Many traders hesitate to inform customers about defects in their products out of fear of losing sales. For instance, fish that are no longer fresh are often sold mixed with fresh ones without proper explanation. Such practices clearly contradict Islamic business ethics, which emphasize honesty and prohibit deception (Qur'an, Surah Al-Mutaffifin: 1-3). Ayad et al. (2024) also confirm that dishonest sales behavior directly reduces consumer purchase intentions, whether among tourists or local buyers, by fostering distrust.

Overall, the conditions at Balai Panjang Market illustrate a duality in traders' behavior. On one hand, many traders adhere to values of honesty and good service, which help them maintain loyal customers. On the other hand, fraudulent practices remain widespread, especially among those focused on short-term profits. This duality demonstrates that the implementation of Islamic business ethics at the micro level remains inconsistent, even though most traders acknowledge religious values as their guiding principles. This supports the findings of (Ali et al., 2025), who note the gap between normative Islamic ethical values and real-world business practices.

The ethical challenges identified in this study can be categorized into three main aspects. First, under-measurement, which disadvantages consumers and violates the Islamic principle of justice. Second, the mixing of product quality, which breaches the principles of truth and transparency. Third, the lack of disclosure, which reflects weak trader responsibility regarding product quality. These challenges warrant further analysis within the framework of

the five principles of Islamic business ethics, to systematically assess the degree to which traders comply with Islamic values in their daily commercial practices.

3.2 Analyzing Trader Behavior through the Lens of Islamic Business Ethics

3.2.1 The Principle of *Tawhid* (Unity)

In Islam, *tawhid* or unity is a fundamental principle that governs not only the vertical relationship between humans and Allah but also horizontal relationships among humans in all aspects of life, including business activities. *Tawhid* signifies the oneness of Allah as the Almighty and positions Him as the central orientation of every human action. In business, the principle of *tawhid* teaches that economic activity is not merely a means of seeking worldly profit but also an act of worship that must align with the values of Islamic law (Dusuki & Abdullah, 2024). Accordingly, every transaction is conducted with the awareness that Allah constantly oversees human behavior, compelling traders to uphold honesty, justice, and trustworthiness in their business dealings.

The concept of *tawhid* in commerce also emphasizes the integration of spiritual and material dimensions. According to Rubbab et al. (2024), Islam does not separate religious values from economic activity but requires their consistent application in professional life. Thus, trading is not simply understood as an economic pursuit but as worship that brings blessings when conducted in accordance with Shariah. Such awareness should encourage traders to exercise greater caution, as even minor forms of dishonesty will be held accountable before Allah.

Interviews at the Balai Panjang Traditional Market reveal that some traders understand this principle normatively. They regard trading as worship and believe that income must be halal to bring blessings to their families. Several traders emphasized that honesty in business fosters consumer trust and repeat purchases, thereby contributing to long-term business sustainability. However, in practice, not all traders remain consistent with these beliefs. Some continue to engage in dishonest behavior, such as under-measurement or mixing low-quality goods with higher-quality ones, often justified as necessary to secure greater profit. This indicates a gap between religious conviction and practical implementation.

Such findings are consistent with Ali et al. (2025), who highlight the disconnect between normative understanding of Islamic business ethics and actual market practices. While traders acknowledge Islamic values, economic pressures and market competition often drive them to compromise these principles. On the one hand, *tawhid* should cultivate moral consciousness that sustenance is ultimately decreed by Allah, eliminating the need to resort to illicit means. On the other hand, socio-economic realities push some traders toward shortcuts that undermine ethical standards.

The interplay between traders' religious intentions and their actual practices demonstrates the need to reinforce the internalization of *tawhid* through education and ethical training. As Kutaula et al. (2024) argue, business ethics are shaped not only by external regulations but also by the internal moral and religious awareness of business actors. Without a deep understanding of *tawhid*, traders may view commerce solely as a means of generating material profit rather than an act of worship. Conversely, when *tawhid* is genuinely

internalized, traders are more likely to reject dishonest practices, recognizing that true success lies not in financial gain alone but in attaining Allah's pleasure.

The principle of *tawhid* also carries broader social implications. By acknowledging the unity of their relationship with Allah and fellow humans, traders are required to maintain social harmony and avoid harming others. Islamic business ethics, viewed through the lens of *tawhid*, emphasize that collective welfare takes precedence over individual profit. This resonates with the concept of *maslahah* in Islamic economics, which encompasses both material and spiritual benefits (Dusuki & Abdullah, 2024; Sholihin et al., 2022). Consequently, traders committed to *tawhid* will refrain from fraud, recognizing that such actions not only damage their own integrity but also undermine social trust and communal well-being.

This discussion highlights that the application of *tawhid* in Balai Panjang Market remains partial. While some traders perceive trading as worship, there remains a gap between intention and practice. Therefore, initiatives are needed to promote Islamic values-based business ethics to ensure that *tawhid* is fully internalized in daily behavior. Programs such as community outreach, religious sermons, and the involvement of supervisory bodies like *Wilayatul Hisbah* may serve as instruments to bridge the gap between normative understanding and practice (Hamid, 2019). Without the firm internalization of *tawhid*, traders will continue to struggle between pursuing material profit and safeguarding spiritual integrity.

3.2.2 The Principle of Justice (Fairness)

Justice is one of the central principles in Islam, encompassing all aspects of life, including economic and business practices. Within the framework of Islamic business ethics, justice means placing matters in their rightful position, granting rights to those entitled, and avoiding actions that harm others (Dusuki & Abdullah, 2024; Mahmud et al., 2025; Mukaromah, 2021). The Qur'an emphasizes the importance of fairness in trade, as reflected in Surah Al-Mutaffifin (1-3), which condemns traders who diminish measures and weights. Accordingly, the principle of justice requires traders to sell goods in accordance with their quality, use accurate measurement tools, and maintain transparency with buyers. In the context of traditional markets, the application of justice is crucial since the relationship between traders and buyers often relies heavily on trust.

Field observations and interviews at Balai Panjang Market revealed that some traders have made efforts to implement justice. They maintain accurate scales, provide standard quantities, and honestly inform buyers about the condition of goods. Such practices demonstrate adherence to Islamic teachings while simultaneously contributing to increased customer loyalty. Consistent with Wijaya et al. (2021), sellers' ethical behavior rooted in justice has been shown to strengthen long-term customer relationships, particularly in markets grounded in religious values.

Nevertheless, this study also found that instances of injustice remain prevalent. Some traders deliberately reduce weights or product quantities to gain higher profits. For example, rice traders use non-standard scales, while fish vendors conceal damaged goods beneath fresh ones. Such practices clearly disadvantage consumers and violate the principle of balance in Islam. Similar patterns were identified by Kutaula et al. (2024), who noted that consumers in

emerging markets often face ethical uncertainty due to weak regulation and limited oversight of small traders.

Fraud in weights and measures not only causes material losses for consumers but also erodes trust in the market as an institution. Ali et al. (2025) argue that the sustainability of traditional markets is highly dependent on traders' ethical reputation. When dishonest practices become widespread, markets lose their social legitimacy, prompting buyers to shift toward modern retail outlets perceived as more transparent. This demonstrates that justice is not merely a normative requirement but also a key factor in maintaining the competitiveness of traditional markets.

The link between justice and consumer trust is also reflected in Ayad et al. (2024), who found that ethical behavior among traditional market traders directly enhances tourists' purchase intentions and strengthens the market's image. In other words, fairness in business practices contributes to the sustainability of the local economy. This finding is highly relevant to Balai Panjang, where traders who practice justice in weighing and remain transparent about product quality are more likely to retain loyal customers.

Furthermore, the principle of justice is closely related to the concept of *maslahah* in Islamic economics, which seeks to maximize benefits for society as a whole. According to Dusuki and Abdullah (2024), just traders not only protect consumer interests but also foster socio-economic stability within their communities. In the Balai Panjang context, fairness among traders promotes the development of a healthy, competitive, and sustainable market. Conversely, unjust practices generate consumer dissatisfaction, spark social conflict, and weaken market legitimacy.

This discussion highlights a duality in the application of justice among traders. On the one hand, some consistently maintain a balance between personal gain and consumer rights by upholding fairness in transactions. On the other hand, others neglect this value for short-term profit. The gap between normative understanding and actual practice underscores the need for interventions such as ethics education, stricter market supervision, and reinforcement of justice as a core value in commercial interactions.

Therefore, justice in business is not only a religious obligation but also a practical necessity for the sustainability of traditional markets. If traders at Balai Panjang consistently uphold justice, consumer trust will grow, loyalty will be maintained, and the market will remain competitive with modern retail outlets. Conversely, fraudulent practices that undermine justice will damage social relations, reduce community welfare, and ultimately harm traders themselves in the long run.

3.2.3 The Principle of Free Will

The principle of free will (*ikhtiyar*) in Islamic business ethics is rooted in the human capacity to make choices within the boundaries of the Shariah. Islam views every individual as endowed with both the right and the moral responsibility to make decisions based on rational judgment and faith values. In the business context, free will means that transactions must be conducted on the basis of mutual consent (*'an tarāḍin minkum*), without coercion, deception, or exploitation (Dusuki & Abdullah, 2024; Nilava & Fauzi, 2020). This principle ensures that both traders and buyers possess the freedom to negotiate prices, evaluate product quality, and determine agreements fairly.

At Balai Panjang Traditional Market, the dynamics of transactions indicate that the principle of free will remains a central feature. Interactions between traders and buyers typically unfold in an open bargaining atmosphere. Buyers are free to select goods from any vendor and are given space to negotiate prices according to their needs and financial capacity. This pattern not only strengthens social bonds but also allows consumers to obtain the best value, while traders retain autonomy in determining the selling price of their products. Such dynamics align with the findings of Ayad, Khalil, and Dwedar (2024), who reported that freedom in buyer-seller interactions enhances consumer trust, as it creates a sense of agency in the transaction process.

However, the study also found distortions of this principle. Some traders employ manipulative tactics, such as concealing product defects or withholding critical information, which limits buyers' choices or misleads them. In certain cases, buyers felt compelled to accept substandard goods due to urgent needs or limited access to accurate information. Such circumstances diminish the essence of free will, as consumer decisions are no longer based on full knowledge (informed consent), but on manipulated conditions. This reflects the observations of Kutaula et al. (2024), who argue that in emerging markets, non-transparent business practices often implicitly restrict consumer freedom.

Structural economic factors also compromise the practice of free will. Many lower-income consumers at Balai Panjang lack strong bargaining power due to financial constraints. They often accept prevailing prices and quality levels even when these fall short of expectations. This reveals that while transactions may appear consensual on the surface, substantive inequalities in bargaining positions reduce the authenticity of free will. As Ali et al. (2025) highlight, a balance in transactional freedom can only be achieved when ethics and regulation intersect to ensure both parties have equal access to information and opportunities.

From a normative perspective, traders should recognize that the principle of free will not only affirms their right to set prices but also obliges them to respect the consumer's right to make informed choices. Thus, practices such as information manipulation, mixing lower-quality goods with higher-quality ones, or reducing weights and measures directly violate this principle. Rubbab, Batool, and Rasheed (2024) emphasize that Islamic work ethics promote transparency and fairness as the foundation for dignified commercial freedom.

The local context of Balai Panjang also reveals positive examples. Some traders adhere to the principle of free will by honestly disclosing product quality, and even recommending more affordable alternatives that suit consumer needs. Such practices foster long-term consumer loyalty, as buyers feel valued as active participants rather than passive objects of the transaction. Conversely, traders who compromise this principle by prioritizing short-term profits ultimately lose consumer trust.

This discussion demonstrates that the application of the principle of free will in Balai Panjang is still inconsistent. Normatively, traders acknowledge that transactions should be based on mutual consent; however, in practice, manipulative tactics and bargaining asymmetries remain prevalent. Hence, interventions are needed in the form of Islamic business ethics education, strengthened market regulations, and proactive oversight by institutions such as *Wilayatul Hisbah* to ensure that freedom in transactions is genuinely

upheld. In doing so, traditional markets will not only serve as economic spaces but also as arenas that embody Islamic values of freedom, justice, and responsibility.

3.2.4 The Principle of Responsibility

The principle of responsibility (*mas'ūliyyah*) in Islamic business ethics emphasizes the moral and spiritual obligation of traders to uphold trust (*amānah*), honor commitments, and ensure that the goods or services offered align with their promised quality. This concept is rooted in the value of *amānah*, which forms one of the fundamental pillars of social and economic relationships. Islam asserts that every individual will be held accountable for their actions, including economic activities (Qur'an, Al-Isra: 36). Thus, responsibility in business extends not only to consumers and society but also to Allah as the ultimate provider of sustenance. Within this framework, traders are called to pursue not merely profit but also to safeguard trust and promote the well-being of others (Dusuki & Abdullah, 2024).

Findings from Balai Panjang Traditional Market reveal that traders' understanding of responsibility varies significantly. Some traders highlighted the importance of maintaining *amānah*, such as providing accurate weights and measures, accepting returns for defective products, and disclosing product conditions transparently. Such behavior reassures consumers, thereby fostering loyalty and strengthening the trader's reputation. These results are consistent with the study by Wijaya, Nasuka, and Hidayat (2021), which found that ethical conduct among sales personnel, particularly responsibility toward customer needs, plays a critical role in building consumer loyalty in Islamic financial services.

Nevertheless, the field data also reveal cases of irresponsibility. Some traders refused consumer complaints about defective goods, claiming that transactions were final once the product left the stall. Others sold goods nearing expiration without clear disclosure, thereby disadvantaging consumers and undermining the principle of responsibility. Such practices mirror the findings of Kutaula et al. (2024), who observed that weak social responsibility among business actors in developing markets frequently erodes consumer trust.

Responsibility, therefore, is not limited to compliance with formal rules but also reflects moral integrity. As Rubbab, Batool, and Rasheed (2024) emphasize, Islamic work ethics encourage individuals to assume full accountability for their actions before both society and Allah. In the context of Balai Panjang, this means that traders should ensure every transaction is transparent, honest, and non-exploitative. Upholding responsibility not only protects the trader's personal reputation but also strengthens the legitimacy of traditional markets as fair and trustworthy economic institutions.

Beyond individual morality, responsibility in business also contributes to broader socio-economic sustainability. According to Dusuki & Abdullah (2024), the concept of *maslahah* in Islam requires that economic activities generate collective benefits rather than serve individual gains alone. Responsible traders maintain product quality, ensure fair pricing, and avoid consumer harm. Conversely, irresponsibility in commerce leads to consumer dissatisfaction, declining loyalty, and even potential social conflict within the marketplace.

Ali et al. (2025) further highlight that the ethical reputation of businesses plays a crucial role in sustaining traditional markets. Markets known for responsible traders tend to attract greater consumer trust and patronage compared to those plagued with unethical practices.

This resonates with conditions at Balai Panjang, where traders who consistently demonstrate responsibility enjoy a more stable customer base. Responsibility, therefore, functions not only as a religious duty but also as a strategic long-term business approach.

The discussion reveals a duality in the application of responsibility among traders. On one hand, some are firmly committed to preserving *amānah* and fulfilling consumer rights; on the other, some still neglect their responsibilities in pursuit of short-term profits. This gap underscores the urgent need for continuous education on Islamic business ethics and structured capacity-building programs for traders. Moreover, regulatory bodies such as *Wilayatul Hisbah* can play a vital role in enforcing responsibility by sanctioning unethical traders and encouraging fairer practices.

In sum, responsibility in Islamic business ethics should not be regarded as a secondary obligation but as a central pillar sustaining relationships between traders, consumers, and society. If traders at Balai Panjang consistently uphold responsibility, consumer trust will strengthen, market loyalty will be preserved, and the Islamic economic objective of achieving justice and *maslahah* will be realized. Conversely, neglecting responsibility inevitably harms traders themselves in the long term – both materially and spiritually.

3.2.5 The Principle of Truth

The principle of truthfulness (*ṣidq*) in Islamic business ethics serves as a moral foundation that requires traders to remain honest, transparent, and not conceal facts in any transaction. Islam strictly prohibits lying, fraud, and manipulation of information in economic activities, as emphasized in the saying of Prophet Muhammad: “*The truthful and trustworthy merchant will be with the prophets, the truthful, and the martyrs*” (Hadith narrated by Tirmidhi). Truth in business extends beyond words to deeds, including maintaining product quality, providing accurate information, and refraining from deceptive practices. According to Dusuki and Abdullah (2024), the principle of truth is the foundation for justice and blessings in economic activity, as it ensures mutual trust between traders and consumers.

Field findings at Balai Panjang Traditional Market reveal varied applications of this principle. Some traders demonstrate honesty by openly disclosing product conditions, even when defects or quality issues are present. For example, a fish seller admitted when some items were no longer fresh, while a fruit vendor offered lower prices for imperfect produce. Such practices enhance consumer trust and foster mutually beneficial long-term relationships. This aligns with the findings of Wijaya, Nasuka, and Hidayat (2021), who showed that honest behavior by sales personnel reinforces customer loyalty in Islamic value-based services.

However, not all traders uphold this principle. The most common violations include concealing product defects, mixing inferior goods with higher-quality ones, or providing misleading information about product origins. These practices result in consumer dissatisfaction and weaken trust toward both traders and the marketplace. A similar pattern was observed by Kutaula et al. (2024), who emphasized that consumers in developing markets often encounter unethical behavior marked by insufficient transparency and truthfulness in seller communication.

Dishonesty in business also undermines the social legitimacy of traditional markets. Ali et al. (2025) argue that the ethical reputation of traders is a critical factor in sustaining the attractiveness of traditional markets. When traders fail to uphold truth, markets lose their

positive image, driving consumers toward modern retail outlets perceived as more reliable. This trend is evident at Balai Panjang, where dishonest traders face declining customer bases, while those who consistently uphold truth retain loyal clients.

Truthfulness also influences consumer purchase intentions and satisfaction. Ayad, Khalil, and Dwedar (2024) found that honest traders in traditional markets significantly increase tourists' purchase intentions, as buyers feel treated fairly and not deceived. This highlights that truth is not only a religious virtue but also an effective business strategy for attracting and retaining customers. In Balai Panjang, traders who provide accurate information gain long-term benefits, as consumers value such transparency.

Moreover, the principle of truth is closely tied to traders' social responsibility. Rubbab, Batool, and Rasheed (2024) argue that Islamic work ethics encourage honesty as part of moral integrity, which sustains social balance. Dishonesty not only harms consumers but also damages social networks and weakens community solidarity. Therefore, truthfulness in business must be seen as a collective duty that affects broader social harmony.

This study shows that the implementation of truth at Balai Panjang remains partial. While some traders consistently uphold honesty, others still engage in manipulative practices. This gap highlights the need for intensive education and stricter regulation to ensure transparency in transactions. Market oversight bodies, religious leaders, and local authorities all play a crucial role in providing guidance and imposing moral accountability on traders who neglect this principle.

In conclusion, truth in Islamic business ethics is not merely a moral value but a fundamental pillar of sustainable traditional markets. Traders who uphold truthfulness gain consumer trust, loyalty, and blessings in their livelihood. Conversely, traders who neglect truth may secure short-term profit but face the long-term risks of losing customers and spiritual reward. Thus, fostering truth must be a primary priority in strengthening Islamic business ethics at Balai Panjang and similar traditional marketplaces.

3.3 Driving and Inhibiting Factors in the Implementation of Ethics

The implementation of Islamic business ethics in traditional markets does not occur in a vacuum but is shaped by a variety of internal and external factors that either facilitate or hinder traders' ethical behavior. Findings from Balai Panjang Traditional Market reveal that these factors interact dynamically, shaping traders' ethical practices in both positive (drivers) and negative (barriers) directions.

3.3.1 Driving Factors

One of the most significant drivers is traders' religious consciousness. A majority of traders emphasized that their commercial activities are part of their worship (*'ibādah*), motivating them to uphold honesty, justice, and responsibility in transactions. This religious awareness instills caution against violating Shariah principles, as traders believe that illicit gains bring not only material loss but also spiritual harm. Rubbab, Batool, and Rasheed (2024) note that the internalization of Islamic values in work ethics encourages transparency, responsibility, and truthfulness in business practices.

In addition to religiosity, local cultural values also play a vital role. The Minangkabau community adheres to the philosophy *adat basandi syarak, syarak basandi Kitabullah* (customs are

founded upon Shariah, and Shariah is founded upon the Qur'an), which integrates Islamic values into social life. This philosophy urges traders to maintain personal and communal honor by avoiding fraudulent practices that could tarnish family or community reputation. Similar findings were reported by Ayad, Khalil, and Dwedar (2024), who showed that local cultural norms and religiosity reinforce ethical conduct among traders, particularly in community-based traditional markets.

Another key driver is the need to retain loyal customers. Traders who recognize the strategic value of customer loyalty are more likely to uphold ethics, such as being friendly, ensuring accurate measures, and being transparent about product quality. Customer loyalty is considered a valuable asset in sustaining traditional market competitiveness. Wijaya, Nasuka, and Hidayat (2021) found that ethical sales behavior significantly strengthens customer loyalty, particularly within Islamic business contexts. This dynamic is evident in Balai Panjang, where honest and courteous traders enjoy repeat patronage.

Institutional support and regulatory frameworks also contribute as drivers. Although limited, local village regulations and market management guidelines provide direction regarding cleanliness, order, and fairness in trade. In addition, religious institutions occasionally remind traders through sermons and community outreach about the importance of adhering to Shariah in business practices. Oktaviandi and Yogi (2024) emphasize the role of *hisbah* as a moral and social supervisory mechanism essential to ensuring economic justice in traditional markets.

3.3.2 Inhibiting Factors

Despite these positive influences, several barriers hinder the implementation of Islamic business ethics. One critical obstacle is traders' limited practical understanding of Islamic business ethics. While many traders know that fraud is prohibited, they often lack detailed knowledge about how principles such as unity (*tawhīd*), justice (*'adl*), responsibility (*amānah*), truth (*ṣidq*), and free will (*ikhtiyār*) should be applied in daily trade. This lack of awareness leads to the normalization of manipulative practices. Ali et al. (2025) highlight a similar gap between normative understanding and actual practice among traders in developing markets.

Economic pressure also serves as a major barrier. Many traders at Balai Panjang come from lower-income backgrounds with limited capital. When commodity prices rise or consumer purchasing power declines, some traders resort to shortcuts such as under-weighing or mixing product qualities to maintain profit margins. This reflects the dilemma between economic survival and ethical obligations. Kutaula et al. (2024) argue that in emerging markets, economic pressures often push small-scale traders toward unethical practices as they prioritize short-term survival over long-term trust.

Intense market competition further exacerbates the problem. With many traders selling similar goods, price competition becomes fierce. Some traders adopt manipulative tactics to attract buyers, such as cosmetically enhancing aging goods to appear fresh. This unhealthy competition undermines collective ethical standards, as traders focus more on immediate sales than on product quality and honesty.

Weak market oversight also contributes to the persistence of unethical practices. Although local regulations exist, enforcement is minimal. Traders who engage in fraud – such as reducing weights or concealing defects – rarely face sanctions, normalizing unethical

behavior. Oktaviandi and Yogi (2024) argue that revitalizing *hisbah* institutions is essential to ensuring that traditional markets operate according to justice and Islamic ethical principles.

Finally, the normalization of unethical behavior among traders poses a significant challenge. In many cases, small-scale cheating is seen as acceptable because it is widely practiced. Examples include slightly reducing weights or concealing minor defects, so long as consumers do not notice. This normalization fosters a permissive market culture that tolerates ethical breaches, thereby weakening the moral fabric of the trading environment

3.4 Situating the Findings in the Context of Existing Scholarship

Studies on Islamic business ethics in traditional markets – particularly those examining traders' behavior – remain relatively limited compared to the growing body of literature on Islamic financial institutions and the halal industry. It is therefore important to situate the findings of this study within the broader literature to highlight its contribution and novelty.

Wijaya, Nasuka, and Hidayat (2021) explored how ethical behavior among sales personnel influences customer loyalty in Indonesian Islamic banking. They found that honesty, responsibility, and care were essential in building long-term relationships with clients. This finding resonates with Balai Panjang, where traders who act honestly and responsibly tend to retain loyal customers. However, unlike the banking sector, which is highly structured and strictly regulated, traditional market traders enjoy greater freedom, which also increases the likelihood of ethical breaches.

Similarly, Ayad, Khalil, and Dwedar (2024) examined ethical behavior among traders in Egyptian traditional markets, showing that honesty enhances tourists' purchase intentions and strengthens the market's image. This supports findings from Balai Panjang, where transparent and fair traders earn positive reputations. Yet, this study adds nuance by revealing that both local consumers and tourists demand ethical conduct, despite their different socio-cultural contexts.

Kutaula et al. (2024), in their research on ethical consumerism in emerging markets, highlighted the challenges faced by consumers when dealing with non-transparent traders. They concluded that weak regulation and insufficient oversight are major causes of low ethical standards. This parallels findings from Balai Panjang, where inadequate local supervision enables persistent malpractice such as under-weighing. However, this study extends the discussion by showing that beyond regulatory weakness, economic pressures serve as a dominant reason for traders' ethical lapses.

Ali et al. (2025) conducted a two-decade literature review on Islamic marketing and noted that most research has focused on halal branding, Muslim consumer behavior, and Islamic banking, while traditional markets have received little attention. By presenting empirical evidence at the micro level of trader-consumer interactions in a community market, the present study addresses part of this gap. It enriches the literature by offering a new perspective on how Islamic ethical principles are practiced in everyday traditional trade.

Rubbab, Batool, and Rasheed (2024) stressed the role of Islamic work ethics in fostering transparency and accountability, demonstrating that the internalization of Islamic values enhances employees' voice behavior – the willingness to express constructive feedback or objections. While their study centered on modern organizational contexts, Balai Panjang

reveals a parallel: traders with strong religious consciousness are more consistent in ethical conduct and more willing to reject dishonest practices, even under competitive pressure.

Oktaviandi dan Yogi (2024) emphasized the role of *hisbah* institutions in ensuring economic justice in traditional markets. They argued that institutional oversight is crucial to keeping markets aligned with Shariah principles. In Balai Panjang, however, formal oversight was weak, placing greater reliance on traders' individual conscience. This comparison suggests that both institutional regulation and individual religious awareness are necessary to enforce business ethics effectively.

On the barrier side, Balai Panjang findings align with international literature that underscores the influence of economic pressures on ethical behavior. Both Kutaula et al. (2024) and Ayad et al. (2024) emphasized that small-scale entrepreneurs often compromise ethics under financial strain. Yet, this study adds a local dimension: the normalization of petty fraud among traders, where minor dishonesty (e.g., slight under-weighing or concealing defects) is viewed as acceptable. This normalization is rarely highlighted in previous studies, which tend to focus on regulatory or market-level pressures.

Overall, this study shares similarities with earlier works in affirming that traders' ethical behavior contributes to consumer trust and loyalty. However, it also offers novelty in three key areas. First, it focuses on local-level traditional markets, a context seldom explored in international literature. Second, it employs a systematic analysis grounded in the five principles of Islamic business ethics (*tawhīd*, justice, free will, responsibility, and truth), providing a structured framework for assessing trader behavior. Third, it emphasizes the interplay of religious consciousness, local cultural norms, and economic pressures as determinants of ethics, thereby broadening perspectives beyond regulation and institutional frameworks.

By comparing these findings with previous research, this study concludes that while Islamic business ethics possess universal relevance, their application is deeply shaped by local social, cultural, and economic contexts. Strengthening ethical conduct among traditional market traders thus requires not only formal regulation but also cultural and religious approaches that can effectively internalize Islamic values in daily business practices.

3.5 Bridging Theory and Practice: Implications for Islamic Business Ethics

The study of Islamic business ethics among traders at Balai Panjang Traditional Market carries important implications for both theory and practice. Its findings not only enrich the literature on Islamic business ethics but also provide concrete recommendations for multiple stakeholders, including traders, consumers, supervisory institutions, and local government.

Theoretically, this study contributes in three key areas. First, it reinforces the relevance of the five principles of Islamic business ethics – *tawhīd* (unity), *'adl* (justice), *ikhtiyār* (free will), *amānah* (responsibility), and *ṣidq* (truth) – as a comprehensive analytical framework for evaluating trader behavior in traditional markets. Much of the international literature has emphasized business ethics within Islamic finance and halal marketing (Ali et al., 2025). By applying these principles to the traditional marketplace, this study extends the theoretical scope of Islamic business ethics to the micro level of trader–consumer interactions.

Second, the research highlights the gap between normative understanding and practical reality. While traders recognize honesty and justice as Islamic imperatives, some

continue to engage in dishonest practices such as under-weighting or concealing defects. These findings support Kutaula et al. (2024), who observed that in emerging markets, ethical considerations are often compromised under economic pressure. Theoretically, this enriches the literature by showing that religious and cultural values alone do not guarantee ethical behavior; strong regulation and oversight are also essential.

Third, this study introduces a local-context perspective into Islamic business ethics. By investigating traders at Balai Panjang, it demonstrates how Minangkabau values such as *adat basandi syarak, syarak basandi Kitabullah* interact with Islamic ethical principles. This provides a unique contribution to global scholarship, which rarely examines the intersection of religion, culture, and commerce in traditional markets (Ayad et al., 2024). It underscores that Islamic business ethics are shaped not only by normative texts but also by local culture and economic realities.

On the practical side, this study produces several actionable recommendations. First, for traders, the findings emphasize that ethical behavior is a long-term business strategy. Honest, fair, and responsible traders are more likely to build consumer loyalty, ensuring sustainability of their businesses. Conversely, dishonest practices may yield short-term profits but ultimately erode customer trust. This aligns with Wijaya, Nasuka, and Hidayat (2021), who found that ethical behavior is a key determinant of consumer loyalty in Islamic business contexts.

Second, for consumers, the study reinforces their right to demand fair quality and pricing. Consumers are encouraged to be more critical in selecting traders and to actively request transparency. Such consumer awareness can serve as a form of social control, pressuring traders to adhere more consistently to ethical norms.

Third, for supervisory bodies and local government, the study highlights the urgent need to strengthen regulatory frameworks and monitoring mechanisms. Weak oversight at Balai Panjang has allowed dishonest practices to persist. A revitalization of *hisbah* or the establishment of specialized monitoring units to oversee weights, product quality, and trader conduct is necessary. Oktaviandi and Yogi (2024) argue that effective oversight is essential to achieving economic justice in traditional markets, and such measures could make Balai Panjang more fair, transparent, and trustworthy.

Fourth, in terms of education, the study underscores the importance of continuous training in Islamic business ethics for traders. Programs such as workshops, periodic community outreach, or religious sermons emphasizing the five ethical principles can play a crucial role. Rubbab, Batool, and Rasheed (2024) found that internalizing Islamic values fosters ethical conduct and moral courage. Regular ethical education can help traders consistently apply these values in daily practice.

Fifth, for educational institutions and researchers, the findings can inform the development of entrepreneurship curricula based on Islamic ethics. Such curricula could better prepare the next generation of traders to address moral challenges in commerce, thereby strengthening the academic contribution of Islamic ethics to community economic development.

In sum, the implications of this study confirm that implementing Islamic business ethics in traditional markets is not only religiously significant but also strategically valuable

for economic sustainability. Theoretically, it broadens the literature by applying Islamic business ethics to the local traditional market context. Practically, it provides actionable recommendations for traders, consumers, market managers, and local authorities to strengthen fairness, transparency, and justice in commerce. Through these efforts, Balai Panjang can develop not only as an economic hub but also as a social institution that reflects Islamic values in daily life.

3.6 Synthesis of Findings and Interpretive Insights

The findings from Balai Panjang Traditional Market reveal a complex picture of the application of Islamic business ethics among traders. Broadly, traders' behaviors can be grouped into two categories. The first includes those who consistently attempt to embody Islamic values in their transactions, such as maintaining honesty, ensuring fairness in measurement, taking responsibility for product quality, and upholding transparency. These traders are able to build long-term relationships with consumers based on trust and respect. The second group consists of traders who still engage in unethical practices, including underweighing, mixing inferior goods with superior ones, or concealing product defects. Such practices generate consumer dissatisfaction and weaken the social legitimacy of traditional markets.

An analysis of the five principles of Islamic business ethics—*tawhīd* (unity), *'adl* (justice), *ikhtiyār* (free will), *amānah* (responsibility), and *ṣidq* (truth)—demonstrates that ethical application remains inconsistent. The principle of *tawhīd* is reflected in traders' religious awareness that commerce is a form of worship, yet actual practices often fail to align with this belief. Justice is upheld by some traders through fair measurement, but widespread violations such as underweighing persist. Free will is generally preserved in bargaining processes, though information manipulation often undermines consumers' ability to make fully informed choices. Responsibility is practiced by certain traders who accept complaints and disclose product conditions, but others neglect these duties. Truth, as the foundation of honesty, is also frequently violated by traders who conceal defects or provide misleading information.

These findings align with international literature. Wijaya, Nasuka, and Hidayat (2021) showed that ethical behavior enhances consumer loyalty in Islamic financial services, while Ayad, Khalil, and Dwedar (2024) demonstrated that honesty among traditional traders increases purchase intentions. This study adds further insight by situating the issue within a local market context, where cultural norms, economic pressures, and weak oversight shape traders' behavior. As Kutaula et al. (2024) argue, consumers in emerging markets often face ethical uncertainty due to regulatory shortcomings—a condition mirrored in Balai Panjang.

Several driving factors for ethical practice were identified, including traders' religious consciousness, the cultural values of Minangkabau, and the strategic need to retain loyal customers. These factors reinforce traders' motivation to behave ethically even in competitive environments. Yet, significant barriers also exist, such as economic pressures, weak market supervision, unequal bargaining power, and the normalization of dishonest practices. These dynamics create a dual ethical reality in which some traders uphold Islamic values, while others disregard them in pursuit of short-term profit.

Theoretically, this study broadens the literature on Islamic business ethics by providing empirical evidence from traditional markets. It supports Ali et al. (2025) argument that Islamic ethics research must extend beyond finance and banking to encompass diverse economic sectors. Furthermore, it demonstrates how Shariah principles interact with local cultural values, echoing Dusuki and Abdullah's (2024) assertion that the concept of *maslahah* must be understood within broader social contexts.

Practically, the research underscores that ethical behavior is not only a religious duty but also a sound business strategy. Honest and responsible traders earn consumer trust and long-term loyalty, while dishonest traders secure only short-lived gains with high reputational risks. Therefore, interventions are needed to strengthen ethical practice, including continuous education, enhanced market supervision through *hisbah* mechanisms (Martin et al., 2023; Oktaviandi & Yogi, 2024; Sakur et al., 2021), and the involvement of religious leaders in reinforcing Islamic ethical values.

In summary, the implementation of Islamic business ethics at Balai Panjang remains partial and faces significant challenges. Nevertheless, there is considerable potential to strengthen ethical practices through synergy among individual awareness, cultural norms, institutional regulations, and moral education. With improvements across these dimensions, traditional markets can evolve as economic institutions that not only meet material needs but also embody the spiritual and social values of Islam.

4. Conclusion

This study on the implementation of Islamic business ethics in Balai Panjang Market reveals that traders' behavior exists along a wide spectrum, ranging from those who consistently uphold Islamic values to others who still engage in unethical practices. The analysis based on five core principles of Islamic business ethics—*tawhid*, justice, free will, responsibility, and truthfulness—indicates that while religious awareness among traders is relatively high, actual practices in the marketplace often diverge from these values. Common issues such as reduced measurements, mixing product quality, and lack of transparency remain prevalent among traders.

Conceptually, this research underscores the importance of integrating religious teachings, local cultural values, and business practices to establish a healthy ethical framework within traditional markets. Supporting factors such as religious consciousness, the Minangkabau cultural philosophy, and the necessity of customer retention have proven to reinforce ethical conduct among traders. However, inhibiting factors—economic pressure, intense competition, weak oversight, and the normalization of unethical practices—pose significant challenges to the consistent application of ethics. Therefore, more systematic interventions are required to ensure the incorporation of Islamic values into everyday business practices.

In conclusion, the implementation of Islamic business ethics in Balai Panjang Market remains partial and requires further strengthening. The implications of this study emphasize the need for collaborative efforts among traders, consumers, local government, and religious institutions to foster a market that is fair, honest, and responsible. For traders, ethical behavior is not merely a moral obligation but also a long-term business strategy to ensure sustainability. For policymakers and regulatory bodies, strengthening regulations and ethical education is

essential. Academically, this research enriches the discourse on Islamic business ethics by providing a localized perspective, thereby opening avenues for further studies in traditional market contexts across different regions.

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