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THE APPLICATION OF ISLAMIC BUSINESS ETHICS TO  
TRADITIONAL STALL TRADERS IN MAINTAINING BUSINESS  
SUSTAINABILITY AMID THE RISE OF MODERN RETAIL IN SAMBAS  
DISTRICT

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ABSTRACT

The aim of the research is the Application of Islamic Business Ethics to Traditional Kiosk Traders in Maintaining Business Sustainability in the Middle of the Emergence of Modern Retail in Sambas Regency. This type of research uses field research methods (Field Research) with descriptive qualitative analysis methods. With data sources that are divided into two, namely primary data sources obtained directly from traders or buyers and secondary data sources obtained from various literature relevant to the research discussion. The method of data collection includes observation, interviews and documentation. The collected data is then analyzed through data reduction, data analysis and only then conclusions are drawn. The results of this study indicate that: 1) the presence of modern retail in the midst of traditional stalls has a negative impact on the sustainability of their business, while traditional shop traders feel the positive impact or help from the presence of modern retail only a few, and it is not evenly felt by all traditional shop traders . 2) Traditional shop traders in Sambas District have implemented most of the Islamic ethics in their traditional shop business, although almost all traders feel foreign or do not know the term Islamic business ethics and its details. 3) The application of Islamic business ethics to traditional shop traders in the midst of the rise of modern retail in Sambas District can maintain the sustainability of their business. The implication of this research is the need to provide education to traditional shop traders regarding Islamic business ethics, business management, use of technology, and provision of riba-free capital. Next, invite the public to continue shopping at traditional stalls and ask the government to determine the right zone for modern retail so as not to have a negative impact on the surrounding traditional shop businesses.

*Keywords:* Islamic Business Ethics, Traders, Retail

ABSTRAK

Tujuan penelitian Penerapan Etika Bisnis Islam Pada Pedagang Kios Tradisional Dalam Menjaga Keberlanjutan Usaha di Tengah Munculnya Retail Modern di Kabupaten Sambas. Jenis penelitian ini menggunakan metode penelitian lapangan (Field Research) dengan metode kualitatif deskriptif analisis. Dengan sumber data yang terbagi menjadi dua yaitu sumber data primer yang didapatkan langsung dari pedagang atau pembeli dan sumber data sekunder didapatkan dari berbagai literatur yang relevan dengan pembahasan penelitian. Metode pengumpulan data yaitu meliputi observasi, wawancara dan dokumentasi untuk selanjutnya data yang terkumpul dianalisis melalui reduksi data, penyanyian data dan baru kemudian dilakukan penarikan kesimpulan. Hasil penelitian ini menunjukkan bahwa: 1) kehadiran retail modern di tengah-tengah warung tradisional memberikan dampak negatif kepada keberlanjutan usahanya, sedangkan pedagang warung tradisional yang merasakan dampak positif atau terbantu dari keberadaan retail modern hanya sedikit, dan tidak merata dirasakan oleh semua pedagang warung tradisional. 2) Para pedagang warung tradisional di Kecamatan Sambas telah menerapkan sebagian besar dari etika Islam pada usaha warung tradisional mereka, meski hampir semua pedagang merasa asing atau tidak tahu dengan istilah etika bisnis Islam dan perinciannya. 3) Penerapan etika bisnis Islam pada pedagang warung tradisional di tengah maraknya retail modern di Kecamatan Sambas dapat mempertahankan keberlanjutan usaha mereka. Implikasi dari penelitian ini perlunya memberikan edukasi kepada para pedagang warung tradisional terkait etika bisnis Islam, manajemen usaha, pemanfaatan

teknologi, serta pemberian modal bebas riba. Selanjutnya mengajak masyarakat untuk tetap berbelanja di warung tradisional dan meminta kepada pemerintah untuk menentukan zona yang tepat untuk retail modern agar tidak memberikan dampak negatif pada usaha warung tradisional di sekitarnya.

**Kata kunci:** Etika Bisnis Islam, Pedagang, Retail

## A. INTRODUCTION

The economy is a human need that must be met in order to maintain its survival. To meet these needs, humans carry out various kinds of business, both formal and informal business sectors. The formal business sector is a field of business that receives permission from authorized officials and is registered with government agencies. While the informal sector is a field of business that does not have permission from the competent authorities and is not registered in government institutions. In this informal business sector, the economic movement of the people is more dominant. The informal business sector needs to be fostered and maintained, in order to become an independent, reliable and advanced people's economic strength. One example of an economic sector in the informal sector is a traditional warung or commonly called a neighboring warung or grocery shop (Sri Endang Rahayu, 2015). Which is where the traditional stalls are very easy to set up with capital that is not too big. These informal businesses have the potential to become one of the business fields that generate profits directly and can also absorb labor. (Sri Endang Rahayu, 2015).

Seeing the needs of the community that can be met by the existence of traditional stalls, the informal business of traditional stalls has the potential to become the economic axis of the community in its environment. Along with the Times, traditional stalls experience setbacks that affect the economy of a community. This is due to the emergence of a modern market that is considered quite potential by retail businesses. Modern Retail that is experiencing rapid growth today is a minimarket with a franchise or franchise concept. (By Komang Ayu Triadi Dewi, Ida Bagus Made Astawa, and I Nyoman Suditha, 2014: 2). The percentage growth of the modern market in Indonesia is 31.4% per year, while the traditional market has experienced a contraction of 8% per year. (Abd Kadir Arno and Nur Ariani Aqidah, 2018).

The growth of minimarkets in the District. Sambas has increased very rapidly from year to year. According to the Department of Industry, Trade and Cooperatives District. Sambas, year 2022, the number of minimarket outlets in Kab. Sambas in 2022 reached 70 outlets, which stood in 19 districts in the District. Sambas, and will continue to grow. (Department of Industry, Trade and Cooperatives Kab Sambas, 2022). The number of retail outlets, especially Alfamart and Indomaret standing in the District. Sambas until the end of 2022 has 21 outlets, and can be seen in the following table:

**Table 1. Number Of Alfamart In Sambas District**

No	Nama	Alamat
1	Tsafiudin Sambas	Jl. Sultan Syafiuddin Desa Dalam Kaum, Kec. Sambas
2	Pendidikan Sambas	Jl. Pendidikan, Desa Tumuk Manggis Kec. Sambas, Kab. Sambas
3	Raya Sambas	Jl. Saing Rambli Desa saing Rambli, Kec. Sambas
4	Keramat Sambas	Jl. Keramat Kel. Pasar Melayu, Kec. Sambas
5	Pembangunan Sambas	Jl. Pembangunan RT.13 RW.03 Desa Dalam Kaum, Kec. Sambas
6	Gusti Hamzah	Jl. Gusti Hamzah RT.005 RW.003 Desa Durian, Kecamatan Sambas
7	Lumbang Sambas	Jl Tabrani Dusun Keramat Mutiara Indah RT 013 RW 007 Desa Lumbang Kec. Sambas
8	Kartiasa	Jl. Lingkar Kartiasa RT 021 RW 010 Desa Kartiasa Kec Sambas
9	Saing Rambli	Jl. Tabrani Ahmad Desa Saing Rambli Kec Sambas
10	Jagur	Jl Pendidikan Dusun Nagur Desa Jagur Kec Sambas
11	Raya Lorong	Jl. Raya Lorong Dusun Turusan Desa Lorong Kec Sambas

*Sumber: Dinas Perindustrian, Perdagangan dan Koperasi Kab. Sambas, Tahun 2022.*

**Table. 2 Number Of Indomaret In Sambas District**

No	Nama	Alamat
1	Raya Sambas	Desa Lumbang Sambas
2	Gusti Hamzah Sambas	Jln. Gusti Hamzah Dusun Cempaka Putih Rt. 006, Rw. 003 Desa Pasar Melayu Sambas
3	Tabrani Sambas	Jln. Tabrani Ahmad, Desa Saing Rambli Sambas
4	Ahmad Marzuki	Jln. Ahmad Marzuki, Desa Tanjung Bugis Sambas
5	Pendidikan	Jln. Pendidikan Desa Jagur, Sambas
6	Pembangunan Sambas,	Desa Kanan Sambas
7	Pembangunan 4-5	Jln. Raya Sambas-Subah, Desa Dalam Kaum, Kec. Sambas, Sambas
8	Panji Anom	Jln. Rt. 002, Rw. 001, Desa Pasar Melayu, Sambas
9	Tsafioeddin 2-3 Sambas	Dusun Suka Mantri, Rt. 001., Rw. 003, Desa Dalam Kaum, Sambas
10	Kartiasa	Dusun Penyengat, Rt. 001., Rw. 001, Desa Lumbang, Kec. Sambas.

*Sumber: Dinas Perindustrian, Perdagangan dan Koperasi Kab. Sambas, Tahun 2022.*

In quantity, traditional stalls generally have a small supply of goods in accordance with the Capital owned by the owner or demand from consumers. As for the quality, goods sold in modern retail have a relatively more secure quality because through strict selection in advance so that goods that do not meet the classification requirements will be rejected. (Sri Endang Rahayu, 2015: 157-158). So, the shift of the shopping community to modern retail is the demand for their needs to be met and the comfort and convenience of shopping.

The development of the Times and advances in science and technology greatly affect economic activity, the purpose of which is to facilitate and expedite economic activities. Modern Retail is emerging and growing along with the development of the economy, technology and lifestyle of society, where people today need more convenience in shopping. (Abd Kadir Arno and Nur Ariani Aqidah, 2018: 203). Unlike traditional stalls, which are managed with more traditional and simple management than modern retail. However, the presence of modern retail is a bad influence on the sustainability of traditional stalls. Not a few traditional stalls have decreased sales turnover, reduced buyers who cause many expired goods, some even went out of business. (Mahrani Rangkuti, 2018: 54). Facing the rise of modern retail, some traditional warung businesses do not make new efforts in order to survive, this is due to lack of knowledge about business development, the use of technology and sufficient capital, and some others make strategies to maintain the sustainability of their businesses such as selling food or cakes that are not sold in minimarkets, selling gasoline, opening stalls early, extending the time to sell, and the use of technology such as pertamini, warung cash book applications and others. (Mujahid and Nasyirah Nurdin, 2021).

Based on this background, it can be drawn several formulations related to the application of Islamic Business Ethics to traditional stall traders in maintaining business sustainability in the midst of the rise of modern retail in the District. Sambas as follows: are traditional stall traders in the District. Sambas understand and apply Islamic Business Ethics to its business? Is the impact of the rise of modern retail for the sustainability of traditional stalls in the District. Sambas? How is the continuity of traditional warung business in Kec. What is the role of Sambas in implementing Islamic Business Ethics? Based on the formulation of the problem that has been described above, the objectives to be achieved in the study are to: determine the impact of the rise of modern retail on the sustainability of traditional stalls in the District. Sambas. Knowing the understanding of traditional stall traders in the District. Sambas on Islamic Business Ethics and its application to business. Knowing the sustainability of traditional warung business in Kec. Sambas that apply Islamic Business Ethics to its business.

## **B. METODE**

The method used in this study is qualitative research. While this type of research is a case study. Background research in this study are some traditional stalls located in the District of Sambas. Sambas regency consists of 19 sub-districts, which almost every road there are traditional stalls that are only approximately 5 houses, some even side by side or opposite, and there are also many modern retail-retail located in the city center, offices, shops, axis road to enter residential areas. Primary Data sources as many as 15 traditional stalls adjacent to modern retail in 19 sub-districts. Sambas, which each stall consists of 1 stall owner and 2 consumers, making a total of 45 informants. Secondary Data obtained from existing references, either in the form of books, journals and magazines or various research results related to this study. Data collection techniques in the form of observation, interviews and documentation. Data analysis techniques in the form of data reduction, data presentation and conclusion.

## **C. DISCUSSION**

### **RESULTS AND DISCUSSION**

#### **1. Islamic Perspective Business**

In the KBBI Indonesian dictionary, business is a commercially oriented business in the world of trade, or business field, or trading business. (Language Center Dictionary Drafting Team, 2008: 208). According To M. Fuad said that business in the general context cannot be separated from the activities of production, sale, purchase, and exchange of goods and services involving people or companies. While in a narrower context, business is often associated with businesses, companies or organizations that produce and sell goods and services aimed at making a profit for survival (Muhammad Fuad, 2006). A similar view holds that a business is a total number of businesses that include agriculture, production, construction, distribution, transportation, communications, and service businesses, which are engaged in the production and marketing of goods and services to consumers. (Buchari Alma, 2010). According to Skinner business is the exchange of goods or services in order to give mutual benefit or mutual benefit. (Francis Tanri, 2009).

From some of the notions mentioned above, researchers do not find significant differences from the activities and objectives, so it can be concluded that business is any activity that includes the production, distribution, marketing, sales, purchase of a product or service involving individuals, groups or companies, which aims to obtain profits to meet the needs of individuals, groups and communities. So, it is not wrong to equate business with business, trade, agriculture, leasing, commerce, service providers both in the field of transportation, as well as in the fields of education, health and others. And business is not focused on large businesses, but also includes micro, small and medium businesses.

While the understanding of business from muslim thinkers such as Ibn Khaldun known as the father of Economics. According to Ibn Khaldun business or kasab is the value of a human effort, namely the fulfillment of needs with their own efforts or with others, whose profits or results obtained are the sustenance of God. (Abd. Rahman Ibn Khaldun, 2004: 65). While specifically Ibn Khaldun defined *tijarah* with an effort to multiply wealth by buying goods at low prices and then selling them at prices above it. ((Abd. Rahman Ibn Khaldun, 2004). Ibn Khaldun distinguishes between *kasab* and *tijarah*. However, if observed from both definitions, it can be concluded that *tijarah* is a form of *kasab*. Other muslim researchers define business as a series of business activities that are not limited to the amount of property ownership including profits, but are limited in the way of acquiring and using their property by the rules of halal and haram. (Muhammad Ismail Yusanto, 2002). In this definition, it states that business activities must be carried out in accordance with applicable rules, so if the perpetrator is a muslim, he is bound by Islamic rules in doing business, among which are halal and haram rules.

Berdasarkan pengertian-pengertian bisnis di atas, baik dari kalangan muslim maupun non-Muslims, it is concluded that in general there is no significant difference in defining

business, which is an individual or group business activity for profit. But substantially, business in the muslim view is very different from the non-muslim view.

The difference lies in the business activities carried out in Islam, while for non-Muslims that their religion does not regulate their business activities. Another difference lies in the benefits obtained, for Muslims the benefits are the sustenance from Allah which has been determined large and small obtained by effort through ikhtiyar, while for non-Muslims the benefits are solely the result of the business or business they run. So that the efforts carried out are not bound in their religious teachings.

## 2. Business Ethics In Islam

Pengertian etika dalam Bahasa adalah berasal dari bahasa Yunani 'Kuno'yaitu ethos which means customs or habits that are a part of philosophy. (Muthmainnah and Nursyamsu, 2017: 58). Another explanation from the Greek language, ethics which means ethikos, means the use, tendency, habit, character and attitude that contains the analysis of concepts such as right-wrong, MUST, MUST which contains the search into moral actions or moral character, and contains the search for a morally correct life. (Muhammad Adib, 2010). Philosophers and scholars differ on the meaning or definition of ethics in its subject matter. (Johan Arifin, 2009: 10). Meanwhile, according to the term Ethics in general is a branch of philosophy that talks about human behavior or actions in relation to good and bad. (Barsihannor, 2012: 38). Furthermore, Hamzah Ya'qub said that ethics is the science of human behavior, principles that are systematized about correct moral actions. Ethics is a science that investigates what is good and what is bad by paying attention to human deeds as far as the mind can know. (Sirman Dahwal, 2006).

The closest ethical term to the quran is khuluq, there are also other terms to describe the concept of goodness: khayr (goodness), birr (goodness), qist (equality), 'adl (equality and Justice), haqq (truth and goodness), Ma'ruf (knowing and agreeing) and taqwa (piety). Praiseworthy actions are called salihat and despicable actions are called sayyiat. (Khusniati Rofiah, 2014: 165). But Islam often defines ethics as morality. According to Imam Al-Gazali, morality is something that is embedded in the soul, from which actions arise easily and easily without requiring thought and consideration. (Abu Hamid al-Ghazali, 1993). If the nature is embedded in the soul then produce good deeds and commendable according to reason and Sharia. (Abu Hamid al-Ghazali, 1993).

According to Shaharuddin, business ethics from the perspective of Islamic law is a way of doing business that begins with the intention of being business-oriented with regard to noble moral values, morality that is worth worship, clear religious norms of certainty, al-urf or customs, as well as products of legislation and regulations based on Shari'ah, to be applied in the business world in ways that are based on unity, balance, free will, Responsibility, and virtue by being honest, true, and do good (ikhshan) until it becomes humanist, which in Islamic law is termed by muamalah. (Shaharuddin, 2014). According to Yusuf Qardawi, business ethics in Islam, among others, enforces a ban on trading in illicit goods, legitimate transactions, being trustworthy, fair and honest, leaving interest or usury, not monopolizing and cheating, promoting tolerance, compassion and brotherhood, and intending to do business as a provision towards the hereafter. (Mardani, 2014). Islamic Business Ethics is the crystallization of Islamic religious values derived from akhlakul karimah, by upholding moral values and religious norms that are certain of their truth, namely Islamic Shari'ah which explains which are good and must be carried out, and explains which are bad that must be abandoned. Meanwhile, according to Sulkifli, there are four big points of business ethics that are enshrined in the Qur'an and Hadith: mutual pleasure, honesty, trustworthiness or fulfilling promises, halal. (Sulkifli Herman, Nasir Hamzah, and Amiruddin K, 2018).

The ethics of a muslim businessman that must be present in the businessman include: pious intentions, commendable nature and temperament, dealing in good, fulfilling rights, avoiding usury and those who deliver it, avoiding eating human property in a way that is false,

obeying the rules within the framework of Sharia, loyalty to believers, studying Fiqh muamalah. (Abdullah Al-Mushlih and Sholah Al-Shawiy, 2004).

### **3. The Impact Of The Rise Of Modern Retail for the sustainability of traditional Warung business in Sambas District**

Changing times Demand Progress and development in various aspects of life, both in the fields of Science, Technology and information, management and others. Just as traditional warung which was previously managed with simple management, now it has developed with modern management and utilizes leading technology into modern retail, such as Alfamart and Indomaret. The presence of mixed stalls with attractive designs, sophisticated, simple, affordable and comfortable prices in shopping to meet the needs of life. However, in addition to the presence of modern retail has a positive impact on consumers, there are parties who must accept the negative impact. The parties are traditional warung traders.

The presence of modern retail in the middle of traditional stalls gives a big or a lot of bad impact on the sustainability of the business of traditional stall traders. Even among them there are those who have had time to close and open several times after the presence of modern retail. According to Mujahid in his journal entitled *The impact of the existence of mini markets on small stalls in Sambas District*, stated that nineteen stall owners experienced a decrease in sales turnover, seven stall owners felt a decrease in buyers present, two stall owners reduced incoming goods, two stall owners closed their stalls longer, and one shop owner experienced a lack of outgoing goods so that some products in the stalls became expired. (Mujahid and Nurdin, 2018).

In addition to the negative impact caused by the presence of modern retail in the middle of traditional stalls, there is also a positive impact obtained by some of these traders. Furthermore, the results of Mujahid's research in his journal also mention that traditional stall traders who experience a positive impact with the existence of modern retail around their stalls, which makes it easier for stall owners to shop at modern retail to meet the needs of stalls and households, especially if modern retail holds price promotions. In addition, there are some traditional stalls that eventually went bankrupt and chose to close its business after the presence of modern retail around the traditional stalls. There are many possibilities that are the cause of the bankruptcy of the stall, but researchers have difficulty getting more information about the main causes of the bankruptcy of their business. This is due to traditional stall traders who are not domiciled in the previous place of business. So only get information from traders and consumers on the number of traditional stalls that have gone out of business after the existence of modern retail, as well as information from some new traders who occupy the business stalls that have gone bankrupt before.

The presence of modern retail in the middle of traditional stalls has an impact on consumer spending interest in both traditional and modern retail stalls. Which before the presence of modern retail shopping interests of consumers to meet the needs of the day-to-day only focused on traditional warungwarung. However, after the presence of modern retail makes consumers ' shopping interests divided and some even switch completely to modern retail. According to Mujahid, the results of his research said that 26 consumers as informants in this study preferred to shop in modern retail because of the completeness of the products and facilities from where they shop, nine consumers preferred to shop in traditional stalls because the price of goods was cheaper and faster for consumers to shop, while five consumers chose places to shop according to many or few needs they wanted to buy.

Based on the data that has been collected, both primary and secondary data, it can be concluded that the presence of modern retail in the middle of traditional stalls has a negative impact on the sustainability of its business. This is because more traditional stall traders have decreased income, and the amount of consumer spending interest in modern retail with all the advantages it has. However, the presence of modern retail can not be denied, because it is the demands of the Times and advances in science and technology. In addition, there are parties

who feel the positive impact. Such as consumers who are helped to meet their daily needs and shopping convenience, as well as merchants and can also be used to stock goods at their stalls.

Some traditional warung traders who feel the positive impact or help from the existence of modern retail are few, and are not evenly felt by all traditional warung traders. So it is necessary to find the right solution to overcome this problem, so that there are no traders who are disturbed by the existence of modern retail, and the parties who are helped still feel the positive impact or benefit from the existence of modern retail. As the words of the Prophet. narrated a friend of Anas bin Malik, he said:

عَنْ أَنَسِ بْنِ مَالِكٍ رَضِيَ اللَّهُ عَنْهُ - انصُرْ أَخَاكَ ظَالِمًا أَوْ مَظْلُومًا فَقَالَ رَجُلٌ: يَا رَسُولَ اللَّهِ، أَنْصُرُهُ إِذَا كَانَ مَظْلُومًا، أَرَأَيْتَ إِنْ كَانَ ظَالِمًا كَيْفَ أَنْصُرُهُ؟ قَالَ: تَحْجِزُهُ أَوْ تَمْنَعُهُ مِنَ الظُّلْمِ فَإِنَّ ذَلِكَ نَصْرُهُ . (رَوَاهُ  
البُخَارِيُّ)

Meaning:

From Anas bin Malik. Help your brother when he is wronged. A man asked me if I could help him. What do you think, if he is a criminal, How can I help him? He said, ' You have to stop him or you have to stop him. This is how they help him. HR. Bukhari. (Abu Daud Al-Sijistani, 2009: 394).

#### 4. Understanding and application of Islamic Business Ethics for traditional Warung traders in Sambas District

Islam is a complex and comprehensive religion that regulates all aspects of human life with various professions or jobs. Therefore, muslim traders should know and apply Islamic rules or ethics in conducting their business. Because the main purpose of doing business is to get the benefits of this world and the happiness of the hereafter. Thus, the business that is run by violating the signs of Islam will not get the happiness of the hereafter, even the misery of the hereafter will be obtained even though he managed to get the benefits of this world. However, it is not appropriate for Muslims to exchange their eternal afterlife security with the benefits of a world that is not forever, as the words of the Prophet Muhammad.

عَنْ ابْنِ عُمَرَ قَالَ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ إِذَا تَبَايَعْتُمْ بِالْعَيْنَةِ وَأَخَذْتُمْ أَدْنَابَ الْبَقَرِ وَرَضِيْتُمْ بِالرِّزْقِ وَتَرَكْتُمُ الْجِهَادَ سَاطَطَ اللَّهُ عَلَيْكُمْ دُلًّا لَا يَنْزِعُهُ حَتَّى تَرْجِعُوا إِلَى دِينِكُمْ.

Meaning:

From Ibn ' Umar he said, I heard the messenger of Allah (peace and blessings of Allah be upon him). he said" " When you have bought and sold, taken cows and were pleased with agriculture and abandoned jihad, then Allah will afflict you with humiliation (humiliation). Allah will not take it away from you until you return to your religion". HR. Abud Daud (Abu Daud Al-Sijistani, 2009).

In the above hadith, Rasulullah saw, warned us of the danger of pursuing the world by ignoring the rules of Islam, then Allah will inflict humiliation on him this world and the hereafter. And the solution to get rid of the humiliation by returning to Islam, namely by practicing the teachings of Islam in business and others. The important thing to know by every trader before starting his business is the Islamic rules of doing business, and these rules are summarized in Islamic Business Ethics. If the Trader does not know it or is confused in understanding it, then it is likely to fall into things that are forbidden in religion without him realizing it. And it is confirmed by their answers to the questions of the forms of Islamic Business Ethics that they have applied to the traditional warung business: selling goods that are halal and worthy of consumption, being honest on the scales, not hoarding merchandise, giving consumer rights, not selling at Forbidden times, being fair in setting prices, serving

friendly and polite, looking polite or covering the aurat, maintaining the cleanliness and beauty of the warung.

Of the 15 traditional stall traders who became the object of this study, there were 9 traders who applied all Islamic Business Ethics that were questioned in this research interview, and 6 traders who left 1 or 2 of Islamic Business Ethics. The most abandoned business ethics is to maintain the cleanliness and beauty of the stalls, then polite appearance and close the aurat. Violation of the form of ethics is not classified as a serious violation because it falls into the category of *mashlahat tahsīniyyah*, namely *maslahat* which is the completion of the previous 2 *maslahat*. Business ethics applied by all traders who are the object of research, namely: 1) selling goods that are halal and suitable for consumption, 2) honest in scales and measures, 3) not hoarding merchandise, 4) giving consumers the right to *khiyār*, 5) not selling when prohibited, and fair in setting prices. While business ethics are left a small part of the traders, namely: 1) abandon the practice of usury, 2) friendly and courteous service, and 3) look polite and cover the nakedness.

Based on the description of the understanding and application of Islamic Business Ethics to traditional stall traders above, it can be seen that most traders feel foreign or do not know the term Islamic Business Ethics. However, after a brief explanation that what is meant by Islamic Business Ethics is the teachings of Islam in trading they can understand the substance. It can be known after they were able to mention one example of Islamic Business Ethics that they know, and after interviewing and observing the traditional stall traders. However, traders do not yet understand Islamic Business Ethics in detail. It can be seen from their application of Islamic Business Ethics that some of the merchants do not understand part of Islamic Business Ethics, such as hoarding merchandise, and giving consumers *khiyār* rights. It can be concluded that the traditional warung traders in the Sambas District who are the object of research understand Islamic Business Ethics substantially but not in detail, and the traders have applied most of the Islamic ethics to their traditional warung business.

#### **5. Sustainability of traditional Warung business in Subdistrict Sambas That Apply Islamic Business Ethics**

Traditional Warung or small warung is a business that is the choice of the community, because of the ease of starting and running it. This type of business has the potential to become the axis of the people's economy, it is due to human needs and the number continues to grow over time. However, the presence of modern retail in the vicinity of traditional stalls has little negative impact on traditional stall traders. Although the positive impact was also felt by some traders, the impact was not large compared to the negative impact they felt, and only a small percentage of traditional warung traders felt the positive impact. Therefore, the sustainability of traditional warung business is very necessary to be maintained. Because of that business they get income to meet the needs of their lives and their families. Although the sustenance of each human being has been determined by Allah, the sustainability of their business still needs to be maintained because they are the aggrieved party after the presence of modern retail. Therefore, efforts are needed to help in maintaining the sustainability of the traditional warung business.

##### **a. Price Stability**

The sales figures of traditional stall traders tend to decline after the presence of modern retail, as previously explained. It can be seen by the reduction of consumers in the stalls, more stock of unsold goods so that monthly spending also decreased, and direct recognition from traders despite the decline in income varies on each stall. Over time, what about the stability of sales of traditional stall traders, whether they continue to decline or return to stability as before the presence of modern retail, or even have passed it and continue to increase. The table above shows that 1 merchant or 7% has never achieved sales figures such as before the presence of modern retail around their stalls, 13 merchants or 86% have never achieved it, and 1 merchant or 7% do not know whether they have ever achieved



it or not. Based on the above data, it can be seen that most traders have never achieved sales figures such as before the presence of modern retail, and very few have ever reached sales figures such as before and who do not know whether they have ever emncapaiya or not. Traders who have never achieved sales figures such as before the advent of modern retail vary in sales stability. There are those who continue to experience a decline in sales figures, those who have increased but have not been able to reach sales figures as before, and those who have not decreased or increased. While traders who have achieved sales figures as before admit that the achievement is only once, then after never again. As for traders who do not know the achievement of sales figures due to not doing financial records on their business, so that the increase or decrease in sales figures can not be detected.

The decline in sales figures should not be ignored, because it will have an impact on the sustainability of a business. As experienced by traditional stall traders, who experienced a decline in sales and had never reached sales figures before is the impact of the existence of modern retail. So traders need to make efforts to restore the stability of their sales.

#### **b. Consumer Role**

Consumers are the most important factor in maintaining the sustainability of traditional warung business, because consumers are the main object for traders. The decline in the income of most traditional stall traders is due to the shift of some consumers to shop at modern retail. The shift of consumers to modern retail because of its advantages, such as the availability of complete and varied products, ease and convenience of shopping that utilizes technological advances, low prices accompanied by discounts, and others. However, there are still consumers who continue to shop at traditional stalls as described earlier. Among the reasons put forward such as being closer than the place of residence, the necessary goods are available and can be purchased in small quantities, and the price is relatively cheap even without discounts. In addition, there are also reasons presented because of their concern for the sustainability of the traditional warung business. Furthermore, other contributions from consumers to maintain the sustainability of traditional warung business by pouring their ideas and suggestions. Ideas and suggestions as follows:

##### **1) Traditional Warung Traders**

Traders should better maintain the cleanliness and neatness of their stalls, and provide good and friendly service.

##### **2) Consumers**

Consumers are expected to continue shopping in small stalls as long as the goods needed are still available. And invite each other to keep shopping in Muslim-owned stalls to improve the economy of his family.

##### **3) Modern Retail Entrepreneurs**

It is expected that modern retail entrepreneurs can establish cooperation with traditional stall traders in the vicinity by providing cheaper prices for resale.

##### **4) City Government and financiers**

Ask the city government to limit the location of modern retail so as not to be adjacent to traditional stalls or do not enter the housing complex. And conduct counseling programs for small businesses, about good and attractive service to consumers. Furthermore, providing capital to traditional stall traders and coaching business management. The dynamics of the business world between profit and loss is a decree of Allah that cannot be avoided, even Ibn Taymiyyah said that every trader was speculating between profit and loss. (Syubili, 2005: 20). But every trader does not want to experience losses in his business, especially until bankruptcy. Allah swt. it has been explained in the Qur'an that the key or the way out of all problems is piety. Including problems in the business world the way out is piety, while to get piety must have two pillars, namely hablun min Allah, the rope of Allah and hablun min al-

nays, the rope of agreement with humans, and piety cannot be kept if one of the pillars is not fulfilled.

Explanation of the two pillars of piety, namely *hablun min Allah*, the rope of Allah and *hablun min al-nays* to achieve piety and its application in the business world are as follows: *Hablun min Allah*, *Hablun min al-naas*, be grateful for every item sold, multiply praying to Allah, giving alms every day,

#### D. CONSLUSION

Based on the results of research that has been presented so that it can be concluded as follows: The presence of modern retail in the middle of traditional stalls has a negative impact on the sustainability of its business. However, the presence of modern retail can not be denied, because it is the demands of the Times and the progress of science and technology. And traditional warung traders who feel the positive impact or help from the existence of modern retail are few, and not evenly felt by all traditional warung traders. The traditional stall traders in the city of Makassar who are the object of research understand Islamic Business Ethics substantially but not in detail, and the traders have applied most of the Islamic ethics to their traditional stall business. There are 5 business ethics that are applied by all traders, 4 Business Ethics that are applied by most traders, and 1 business ethics that are left by many traders. The application of Islamic Business Ethics to traditional stall traders in the midst of the rise of modern retail in the city of Makassar can maintain the sustainability of their businesses. Although the sales figures of traders have never reached such before the presence of modern retail, but they believe and feel the opening of the doors of God's Grace during the implementation of Islamic Business Ethics.

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**Southeast Asia Journal Of Graduate Of Islamic Business and Economics  
(SAJGIBE)**

Vol.2 No.1, May 2023

E.-ISSN: 2830-0335

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