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Buying Behavior Patterns Between Traders and Buyers Reviewing From Islamic Business Ethics (Case Study in Wiradesa Market, Pakalongan Regency)

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ABSTRACT

In a market environment, marketing can change and be completely uncertain as well as provide opportunities and threats as well as the emergence of competition. With such high competition, business people use all means to gain profits, even business people often ignore ethics and morals in running a business. The purpose of this research is to find out the pattern of consumer behavior towards the seller, to find out the contracts made in buying and selling transactions and to find out the products being traded are in accordance with sharia principles. This study used qualitative research methods. The results of observations and interviews with traders at the wiradesa market, said that the buying and selling carried out was in accordance with Islamic law and had implemented it, for example, honest sellers in measuring scales, fairness of prices, guaranteed quality of the products being traded and even if there were products that were not good, it would be delivered to the buyer with different price conditions, if the buyer wants to buy then the price will be determined according to the quality of the product.

ABSTRAK

Dalam lingkungan pasar, pemasaran dapat berubah dan sama sekali tidak pasti serta memberikan peluang dan ancaman serta munculnya persaingan. Dengan persaingan yang begitu tinggi, para pebisnis menggunakan segala cara untuk mendapatkan keuntungan, bahkan para pebisnis seringkali mengabaikan etika dan moral dalam menjalankan bisnis. Tujuan dari penelitian ini adalah untuk mengetahui pola perilaku konsumen terhadap penjual, untuk mengetahui akad yang dibuat dalam transaksi jual beli dan untuk mengetahui produk yang diperdagangkan sesuai dengan prinsip syariah. Penelitian ini menggunakan metode penelitian kualitatif. Hasil observasi dan wawancara dengan pedagang di pasar wiradesa, mengatakan bahwa jual beli yang dilakukan sudah sesuai dengan syariat Islam dan sudah melaksanakannya, misalnya penjual jujur dalam mengukur timbangan, kewajaran harga, kualitas produk yang terjamin diperjualbelikan bahkan jika ada produk yang tidak baik akan diserahkan kepada pembeli dengan kondisi harga yang berbeda-beda, jika pembeli ingin membeli maka harga akan ditentukan sesuai dengan kualitas produk tersebut.

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1. INTRODUCTION

Buying and selling activities are one of the routines that are carried out every time by all humans (Susiawati, 2017) as facilities and infrastructure to meet the needs of daily life. One of the means of buying and selling is the market, in a market environment, marketing can change and is completely uncertain and provides opportunities and threats. Along with developments, marked by very rapid economic development causing increasingly fierce business competition (Mardiyah & Safrin, 2021). With such high competition, business people use all means to gain profits, even business people often ignore ethics and morals in running a business. For example, there are still many traders who make irregularities in sales and the problem that is prone to irregularities is the traditional market. Deviant behavior found in traditional markets includes reducing the dose from the scales, mixing good quality goods with bad ones and so on (Mardiyah & Suryanto, 2010).

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These frauds make potential buyers feel uncomfortable to shop at traditional markets. In the law of the Republic of Indonesia Number; 8 of 1999 concerning consumer protection which contains consumer rights, in addition to obligations that must be carried out. With the existence of this law, it is hoped that business people will make improvements and services so that consumers do not feel lost. The most important thing in this case is how the attitude of producers to provide consumer rights that they deserve. Besides also so that consumers are aware of what is the obligation (Djakfar, 2007).

Islam regulates all human activities including doing muamalah by providing limits on what can be done (Halal) and what is not allowed (Haram) (Syihabuddin, 2017). In Islamic business, the business carried out must be based on sharia or Islamic law (Juliyani, 2016). All existing laws and regulations are carried out to keep business people from getting halal fortune and being blessed by Allah SWT and the realization of equitable distribution of welfare. So ethics or rules regarding Islamic business have an important role also in sharia-based business (Saifullah, 2011).

Susi Widiyarsi and Fath Ervan Zulfa in 2020 entitled "Wholesale Trader Behavior Judging from Islamic Business Ethics", Field observations found many indications of trade irregularities and violations in the Ngemplak Tulungagung market, both related to the commodities traded, the form of transactions carried out, violations, as well as devotion to business ethics that have been regulated in religious norms. Many buyers lose because of the attitude of Yangs traders, their habits are not transparent, many goods are of level two quality, for example, but are sold at the same level as level one, besides that in terms of scales, traders often reduce the scales, especially when the weighing is not done in front of the buyer (Widiyarsi & Zulfa, 2020).

The behavior of vegetable traders at the Ngemplak Tulungagung market in marketing their wares is in accordance with Islamic Business Ethics, because of their habits of telling lies, not being transparent in selling merchandise and being dishonest in scales. In Islamic Business Ethics reducing the scales and taking profits that are too high are not allowed, because one party is harmed, while in Islam every Muslim is a brother and is required to help each other (Ta'awun). Islamic Business Ethics relating to the behavior of traders and buyers is emphasized to be honest, trustworthy, Fathonah and no party is harmed at all. Rasulullah once said that the merchant (business) is a land that brings the most blessings (Widiyarsi & Zulfa, 2020).

Thus, trading or business activities seem to be the most profitable arena, but it must be understood that the limits of business practices that should be carried out by every human being, according to Islamic teachings, have been determined. Therefore, Islam provides a categorization of business that is allowed (halal) and business that is prohibited (haram) (Widiyarsi & Zulfa, 2020).

Behavior is a trait that exists in humans. Human behavior is basically determined by certain intentions. In the reference to the Big Indonesian Words, behavior is a person's reaction or response that is shown in development (character), not just a body or discourse. The market in financial terms understands the importance of individuals or buyers (buyers) and sellers (makers and traders) who cause an exchange after the two players make a choice about a certain state (amount) of merchandise with certain characteristics that are the object of exchange. Morals are part of a theory that speaks of fear and condemns the value of ethical qualities. Standards are values about acceptable and terrible whereas morals are basic and explain why something should be lucky or unlucky. Ahmad Amin gives a limitation, that morality or ethical quality is a science that explains the importance of good and bad, explains how people should deal with other people, reveals the goals that people focus on in their activities and shows the best approach to what to do. must be completed (Dewi 2021).

Islamic business ethics aims to teach people to cooperate, help, and stay away from envy and revenge and things that are not in accordance with sharia. Business ethics in Islam also functions as controlling (regulator) of economic activity, because ethically philosophy is based on scientific reasoning and religion to judge. Ethics has an important role in the business world when people understand that business activities are the main goal of getting as much profit as possible. Ethics in Islam aims to teach humans to cooperate, help and distance themselves from jealousy, envy, and revenge and things that are not in accordance with Islamic law. Islamic business is an effort to develop capital for the necessities of life which is carried out by heeding Islamic ethics. Apart from setting ethics, Islam also encourages mankind to develop business (Kusnia 2015).

From the description above, researchers are interested in conducting a study to determine the pattern of buying and selling behavior between traders and buyers in terms of Islamic business ethics.

2. LITERATURE REVIEW

In Alwi Musa Muzaiyin research in 2018 Behavior Of Muslim Traders In Review Of Islamic Business Ethics (Case At Jagalan Kediri Fle Market).", what their strategy is, and how the traders at the Flea Market make contracts in the transaction. Starting from the point of view of the way of trading, they are on the sidewalk by the side of the road, which can be called as street vendors. In terms of selling time, they sell from 06.00 - 16.00 WIB. As for the transaction process, most of them do not explain in detail the state of the goods. In addition, in the transaction process, there is often a tendency for prolonged bargaining between sellers and buyers.

The behavior of Muslim traders at the Jagalan Kediri Flea Market in a review of Islamic business ethics The first behavior is that there are Muslim traders who deliberately accept stolen goods. In the teachings of Islam it is forbidden, because there are elements of injustice, falsehood, and damage. The second behavior is that most Muslim traders there do not provide detailed information about the condition of the goods. This is certainly not ethical, which in Islamic trading is required to be trustworthy, and transparency is open (Muzaiyin 2018).

In Siti Mina Kusnia's research in 2015 entitled "Traders' Behavior in the Ngaliyan Traditional Market, Semarang in the Perspective of Islamic Business Ethics", that the market is an area where buying and selling goods with more than one seller, both called shopping centers, traditional markets, shops. , malls, plazas, trade centers and other designations. Deviant behavior is often found in traditional markets. Therefore, Islamic business ethics plays a very important role in regulating the behavior of traders. In connection with this, the author chose the Ngaliyan traditional market as the object of the reason because the author saw the behavior of traders who were not in accordance with what had been applied in Islamic business ethics. The behavior that is not in accordance with Islamic business ethics is not keeping promises, not being friendly to buyers, and not giving a grace period for payment. The formulation of this research is the first about traders' understanding of Islamic business ethics in the traditional market of Ngaliyan Semarang. The second is the behavior of traders according to the perspective of Islamic business ethics in the Ngaliyan traditional market, Semarang.

Based on the results of the study, it is stated: First, the understanding of traders in the Ngaliyan traditional market in Semarang regarding Islamic business ethics is concluded that traders do not know Islamic business ethics. However, in carrying out their buying and selling transactions they use the rules that have been regulated by Islam. The second behavior of traders in the Ngaliyan Semarang traditional market is in accordance with Islamic business ethics which includes, not forgetting to pray obligatory prayers, praying and giving alms, fair or balanced in weighing or measuring and not hiding defects, giving freedom to new sellers and not forcing buyers , keep promises and are responsible for the quality of goods, be friendly in serving and generous by giving a grace period for payment. However, some traders' behavior is not in accordance with Islamic business ethics, namely neglecting to perform obligatory prayers when making buying and selling transactions, not keeping promises, not being friendly to buyers and not giving a grace period for payments (Kusnia 2015).

In Suhryono's research in 2018 entitled "Consumer Behavior in an Islamic Economic Perspective" Consumer behavior in carrying out consumption activities based on Islamic economic principles is full of spiritual values that indirectly direct consumers not to be consumptive and keep the benefit instead of prioritizing pleasure and satisfaction. More oriented to the concept of needs (needs) than wants (want). Islamic economics provides an overview and guidance in terms of consumption that is justified and required in Islamic teachings that are guided by the rules of the Shari'a. An item or commodity that is actually allowed to be used or consumed can become something that can be contrary to the Shari'a depending on the behavior in using the item or commodity. It can be concluded that consumption in Islam is full of spiritual values that indirectly direct consumers not to be consumptive and maintain the benefit, not pleasure and satisfaction. (Suhryono, 2018).

In Arlinda Nidia Corinna's research in 2021, entitled "The Pattern of Millennial Generation's Consumption of Fashion Products from Monzer Kahf's Perspective: A Case Study of Airlangga University Students." The principle of Islamic consumption rationalism is able to become the foundation of other principles. Consuming fashion products that are labeled halal and in accordance with sharia is still a priority. Don't forget to remember to pray even though you are in the mall, this shows that you still remember Allah on all sides. And believe that everything we have is only a deposit from God. The principle of balance of consumption is also well implemented. Setting aside some of our wealth for useful things must be done. Such as infaq, alms, saving and investing. The principles of the Islamic concept of goods, especially the individual meaning of fashion products, are still in accordance with the

study of Monzer Kahf's theory, trendsetters are not the main thing that influences individuals to consume fashion products. Always consume only as needed, in order to avoid riya (Autoridad Nacional del Servicio Civil, 2021)

3. METHODOLOGY

This study uses a qualitative approach. Qualitative research is carried out under natural conditions and is inventive in nature. In qualitative research, the writer is the key instrument. Therefore, the author must have extensive theoretical and interviewing skills so that he can ask questions, analyze and construct the object under study to be clearer.

To analyze the data in this study, the authors apply a case study with a descriptive approach which aims to make a systematic, factual and accurate description of the facts, characteristics of a particular population or object and the relationship between the phenomena being investigated. This research and method is the author's attempt to determine the pattern of buying and selling behavior between traders and buyers in terms of Islamic business ethics, a case study at the Wiradesa Market, Pekalongan Regency.

The data collection method used two methods, namely primary data and secondary data. Data collection techniques using interviews, observation and documentation.

4. RESULT AND DISCUSSION

Consumer Behavior Patterns Against Sellers

Behavior is a trait that exists in humans, human behavior is simply driven by certain motives. Economic behavior that is subjective can not only be seen in consumer behavior, but also the behavior of traders. Likewise with consumer behavior, traders' behavior is not solely influenced by their rational knowledge but also by the value system they believe in. In traditional markets, there is still a price bargaining process that allows for personal and emotional closeness between sellers and buyers. As stated by the first informant named Mrs. Saromah (40 years) from an interview on November 27, 2021.

"So far there is still bargaining in buying and selling, I sell in retail, for example there are buyers. If you keep buying, like you are already a customer, they usually don't bargain, but sometimes I give extra, but there are also those who don't bargain directly, but they are often bargained certain."

The results of the interviews above lead to the fact that traditional markets in determining prices are still holding bargains between sellers and buyers which allow personal closeness to be established. Then the buyer who bids there is usually a little coercion so that the bargained price can be agreed by the seller. As stated by the second informant named Mrs. Risma Interview results on 27 November 2021.

"If it's a problem of bargaining that doesn't seem possible, I can't bargain, I can't, but it depends, for example, if the offer is still possible, I can get a profit, that's okay, I'll give it, but if there's a lot of bidding, I'll give it to you."

The needs and desires of consumers vary widely and can change due to the factors that influence consumers in making purchases. Therefore, a marketer needs to understand consumer behavior so that marketing activities carried out can run effectively and efficiently. Understanding consumer behavior is actions taken by individuals, groups or organizations related to the decision-making process in obtaining, using economic goods or services that can be influenced by the environment.

Understanding consumer behavior is not an easy job, but it is quite difficult and complex. This is due to the large number of variables that influence it and these variables tend to interact with each other. However, if this can be done, then a company that produces goods and services will be able to gain much greater profits than its competitors because by understanding consumer behavior, the company can provide better satisfaction to its consumers.

The purpose of marketing activities is to influence consumers to be willing to buy company goods and services when they need it. Before marketing activities are carried out, managers must understand consumer behavior, managers will know the right marketing or new opportunities that come from unfulfilled needs and then identify for market segmentation. Many factors influence consumer behavior in making purchasing decisions.

These factors are largely uncontrollable by marketing, but should be considered, but broadly speaking. The factors that influence consumer behavior are divided into two parts, namely external and internal factors. Individual internal factors that influence

consumer behavior such as: 1) motivation, 2) personality, 3) spending, 4) attitude, 5) consumer perception. In addition to internal environmental factors, individual external factors also greatly influence consumer buying behavior (Eddy Soegiarto K dan Mardiana, 2016).

Consumer perceptions of product quality, can be influenced by product prices. Consumers have a perception that the higher the price of a product, the higher the quality of the product. As stated by another informant by Mrs. Rumi "I emphasize the quality of the products I sell because with good quality, customers will definitely be brave with high prices because the quality is also the best, not negotiable because in my opinion the quality of the product is the most important to satisfy my customers".

Consumers can have such a perception when they have no clue or other reference to product quality. Sales can produce quality when the product or service meets or exceeds customer expectations.

Application of Sale and Purchase Transaction Contracts in Wiradesa Traditional Market Kab. Pekalongan

From observations and interviews as stated by the informant from Mr. Muhammad Khoirul Anwar about the application of the contract in the sale of neli transactions according to Islam. Regarding the implementation, he said, "The sale and purchase contract that I apply is like I give the goods to the buyer and the buyer gives money to me, but before that is done both parties have to give consent first. As for the Ijab and Kabul, what I often do is the seller (I) says sell it, sir, and the buyer says exchange, sir, and closes with a thank you."

Based on the results of the interview above, it can be seen that in carrying out his business activities it is in accordance with the applicable rules, because when he gives the goods purchased and at the same time the buyer gives money for the price of the goods.

Furthermore, in addition to ijab and qabul, the pillars of buying and selling, there are also people who contract (seller and buyer) or al-aqid, and al-ma'qud 'alaihi (object of the contract), there is an exchange rate for substitute goods. And suppose he sells at a price of 250 thousand or 50 thousand, that is the price upon the agreement of the seller and the buyer and it is mentioned during the contract. For the conditions relating to the object of sale and purchase, he does not know, but when viewed from the practice he has done, it has fulfilled the conditions for the validity of the sale and purchase. As with the conditions related to the ijab qabul itself, the goods and the value of the goods being traded must be in accordance with their quality. The conditions that must be met by both parties in carrying out transactions are the qabul consent which is carried out consciously and intentionally by people who have perfect minds, have reached the age of being able to distinguish which ones are good and which ones are bad.

Then the results of the next interview, namely Mrs. Siti, she said, "In my opinion, the contract in buying and selling is a transaction between the seller and the buyer. like the seller has given the goods and the buyer gives money for the price of the goods, without having to say ijab and qabul then this kind of contract is valid in my opinion. The point is that no one is harmed."

Based on the results of the interview above, according to the researcher, he already understands the contract in the sale and purchase transaction. But in the application of his consent and qabul, he did not apply it directly, because he thought that in this contract, as long as no party was harmed and there was an element of consensual consent, such a transaction was legal according to him.

As a form of transaction, in buying and selling there must be several things so that the contract is considered valid and binding. Some of these things are called pillars. Hanafiyah scholars emphasize that there is only one pillar of buying and selling, namely ijab. According to them the most principle thing in buying and selling is mutual willingness which is manifested by the willingness to give goods to each other. So if there has been an agreement, there the sale and purchase has been considered taking place. Of course, with the ijab, things related to it must be found, such as the parties to the contract, the object of sale and purchase and the exchange rate.

The majority of scholars state that there are four pillars of buying and selling, namely: (1) There are people who have a contract (seller and buyer); (2) There is sighat (pronunciation of consent qabul); (3) There are goods purchased (ma'qud alaih); (4) There is an exchange rate for substitute goods. Fiqh scholars agree that the person who carries out the sale and purchase contract must meet the following conditions: (1) Have common sense, therefore a seller and buyer must have good sense in order to be able to carry out buying and selling transactions consciously. . The sale and purchase of children who have not made sense and are crazy, the law is not valid; (2) On the basis of consensual consent, namely their own will and not being forced by any party; (3) The

person who performs the contract is a different person, meaning that a person cannot act at the same time as a seller as well as a buyer (Suci Kartini, 2016).

Overview of Islamic Business Ethics in the Practice of Buying and Selling at the Wiradesa Market

Ethics in business is very important because business in Islam positions the notion of business which is essentially a human effort to seek the pleasure of Allah SWT. Business does not have short-term, individual goals and solely profit based on mathematical calculations, but has short-term and long-term goals, namely personal and social responsibility in front of society, the state and Allah SWT (Kristantanti, 2020).

As expressed by several traders when researchers asked about the importance of ethics in selling, Mrs. Saromah replied: "It's important, madam, because by applying this ethics I get a halal and blessing profit."

Likewise with Mrs. Nani: "Yes, it is important, trading must be grateful and patient, providing good service even though sometimes buyers are fussy. The important thing is that we serve well so that buyers become our customers"

Mr. Khoirul also said the same thing: "Ethics of buying and selling is important, because with this ethics, I get to know a lot about selling, like what I used to sell only a little now has become more."

Likewise, Mrs. Juliyah also said the same thing: "Ethics in buying and selling is important, because the buyer is a king, so we must also use ethics in providing services so that buyers get satisfaction in shopping so they can become my customers."

From the explanation of the traders' answers, the researcher concludes that the traders in the Wiradesa Market consider buying and selling ethics important and must be applied in running their business on the grounds that in buying and selling to earn income, they must apply ethics in buying and selling. In addition to applying buying and selling ethics, traders must also apply ethical principles in Islamic business.

With regard to the principles of buying and selling in Islam, until now there is no literature that specifically provides a clear and detailed discussion. even if there is, the discussion on the principle of buying and selling is still partial and limited to Islamic economic principles (Ulum, 2020). The principles of buying and selling include the principle of monotheism, the principle of morality, the principle of balance, the principle of individual freedom, the principle of justice, and the principle of authenticity (sales and purchases are carried out by fulfilling the terms and pillars of buying and selling).

The essence of monotheism in Islam itself is a complete surrender to the will of Allah, both concerning worship and muamalah. This principle demands awareness that all belongs to Allah and all activities are supervised by Allah. In addition, buying and selling transactions are not only carried out in order to seek worldly profits but for life in the hereafter (Ifdlolul Maghfur, 2016). Buying and selling activities must be able to provide benefits for the parties who transact. These benefits can be in the form of benefits obtained from objects or goods being traded, as well as benefits from the results of buying and selling activities carried out. Namely, the objects or goods that are transacted must provide benefits to humanity, not actually bring about damage (Ulum, 2020).

The seller must be able to be fair to all buyers, and vice versa. In addition, part of the principle of justice is to set prices fairly, and not to practice monopoly (Nadiyah Azizatunnida, 2017). The Principle of Honesty The application of the principle of honesty in buying and selling transactions can be done by providing objective, true, truthful, and comprehensive information. The consequence of this principle of honesty is the prohibition against all forms of fraud, both deception in the form of words and deeds.

From the results of observations and interviews with traders at the wiradesa market, one of them Mrs. Juliyah said that the buying and selling was carried out in accordance with Islamic law and had implemented it, for example, honest sellers in the measurement of scales, fairness of prices, guaranteed quality of the products being traded, even if there are products If the buyer wants to buy, the price will be determined according to the quality of the product.

5. CONCLUSIONS

Understanding consumer behavior is not an easy job, but it is quite difficult and complex. This is due to the large number of variables that influence it and these variables tend to interact with each other. However, if this can be done, then a company that produces goods and services will be able to gain much greater profits than its competitors because by understanding consumer behavior, the company can provide better satisfaction to its consumers. Then the results of observations and interviews with traders at the wiradesa market, the traders said that the buying and selling carried out was in accordance with Islamic law and had

implemented it, for example, honest sellers in weighing scales, fairness of prices, guaranteeing the quality of the products being traded, if any. If the buyer wants to buy, the price will be determined according to the quality of the product.

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