

## Islamic Economic Values of Traders in Traditional Markets in Riau, Indonesia

Mawardi<sup>1</sup>, Zulfahmi Bustami<sup>2</sup>, Ahmad Dahlan<sup>3</sup>

### Abstract

*This article aims to study the ethics and values of Islamic economics in traders who still survive selling in traditional markets. The exploration of Islamic economic values and ethics as the theme of the study is motivated by the assumption that the trade order has shifted to a modern direction and partly results in the loss of ethics and values in several trading transaction systems. This research is a field study at several traditional markets in Tembilahan, Indragiri Hilir, Riau, an area called "Negeri Seribu Parit". The analysis uses a descriptive-qualitative approach from observation data, documentation, and interviews. The results showed that the traders in the Tembilahan traditional market had diverse ethnic backgrounds; where there was a majority of Malays from the Riau area, some were Minangkabau, then there were the Bugis, Makasar, Banjar Borneo, and what was unique was that there were very few Javanese. Even so, so far, the Javanese are very much found in several regions of Indonesia. Many traders in the Tembilahan traditional market still practice Islamic economic values and ethics. First, most of these diverse ethnic groups have an Islamic background, so understanding and teachings are still inherent in every behavior. Second, traditional markets that still survive are classified into different segments, such as the fish market, dawn market, squat market, and others, so that the value of competition in the modern market often "allows all means" to get as much profit as possible can still be controlled by the association of traders, and the local government.*

**Keywords:** Traders, Traditional Markets, Tembilahan, Riau, Indonesia

### INTRODUCTION

Traditional markets still use elementary management patterns; there is still haggling over prices, the goods sold need to be neatly arranged, and there needs to be more attention to facilities, comfort, and security (Kiik, 2006 in Novita et al., 2017).

Until 2015, of the 13 (thirteen) traditional markets in Indragiri Hilir Regency, six markets were imitated, namely four markets in Tembilahan (Teak Wood Market, Mayang Kelapa Market, Morning Market, Jongkok Market, Kelapa Gading Market), as well as two outside Tembilahan, Kuala Enok Market and Guntung Multi-storey Market (Syahputra, 2016).

One of the oldest traditional markets in Tembilahan is "Selodang Kelapa Floating Market," which experienced building damage and resulted in a fire in 2019. Then, the market was revitalized into a traditional market with a neat layout (Sandi et al., 2020).

Several traditional markets still survive in Tembilahan City: Subuh Market, Jongkok Market, Temporary People's Market, and Old Fish Market. Currently, these markets have become an icon of the city of Tembilahan as a tourist market that continues to exist to face the modern lifestyle of the Tembilahan community and compete with the world centers of Gemilang Plaza, Indragiri Mart, Indomaret, Alfamart, and others that are currently developing in the city of Tembilahan.

This article discusses the ethics and values instilled in traditional market traders in Tembilahan Indragiri Hilir when carrying out trading activities and systems. It is essential because several previous studies regarding the Tembilahan traditional market focused more on market development (Wandira, 2021; Sandi, 2020; Afdhala, 2016), management (Syahputra, 2016), and descriptions of traders (Susrianto, 2016). There are no articles discussing traditional market traders in Tembilahan regarding the themes of ethics and values of the Islamic economic system, which theoretically need to be more widely understood by traders. However, in practice, if

<sup>1</sup> State Islamic University of Sultan Syarif Kasim Pekanbaru Riau Indonesia, E-mail: [mawardi@uin-suska.ac.id](mailto:mawardi@uin-suska.ac.id)

<sup>2</sup> State Islamic University of Sultan Syarif Kasim Pekanbaru Riau Indonesia, [bnzulfahmi@gmail.com](mailto:bnzulfahmi@gmail.com)

<sup>3</sup> State Islamic University of Prof. KH. Saifuddin Zuhri Purwokerto Indonesia, [ahmaddahlan@uinsaizu.ac.id](mailto:ahmaddahlan@uinsaizu.ac.id)

we refer to the traders, the majority of whom come from the Malay tribe (residents of Tembilahan), the Minang, Bugis, Banjar, and Javanese tribes, most of whom are Muslim, then, in general, their behavior is very similar, ethics and values of the Islamic economic system.

## **LITERATURE REVIEW**

Several previous studies that specifically studied traditional markets in Tembilahan are as follows;

Wandira (2021) specifically examined the dynamics of the Tembilahan Jongkok Market traditional market in 2000-2020 and its influence on the economy of the Tembilahan community. The research results show that, first, the Jongkok Market (PJ) experienced changes in traders and types of merchandise. It is influenced by various factors, such as the difficulty of getting used goods and consumers preferring new goods. However, the existence of the Jongkok Market still affects the surrounding community's economy.

Ayumi et al. (2021) researched the Management of the Squatting Market in Tembilahan from 2009-2015. This research used qualitative research with a historical approach. It was found that the Jongkok Market had a social impact on the Tembilahan community and was able to increase interaction between traders selling at the squat market.

Sandi (2020) researched the revitalization process of the Tembilahan Selodang Coconut Floating Market. There has been an iconic change brought about by this market, from what was originally just a place or location for trading or buying and selling goods to becoming a tourist icon developed for the people of Tembilahan city and its surroundings.

Afdhala (2016), who conducted research, focused on the architectural revitalization of the Floating Market, which has now changed its name to the Selodang Kelapa market. The research results found that although modern markets have developed in Tembilahan, the existence of traditional markets, which are often called floating markets in this city, is still the dominant shopping favorite of the people in Tembilahan.

Syahputra (2016) researched traditional market management, which focused on Tembilahan and the Indragiri Hilir Regency area. The research results show that local government management in optimizing the management of traditional markets in Indragiri Hilir has not run well because the planning process still needs to be mature, and the development of conventional markets needs to be more balanced. The carrying capacity exceeds capacity because one sector only handles implementation.

Susrianto (2016) found the participation of various ethnic groups living in Indragiri Hilir positively impacted the area's progress, especially since Tembilahan is the largest government and trade center at the moment. Until the end of this research, the role of the town of Tembilahan as a center for cross-ethnic trade was still very much felt. Still, the conditions were much more different, and this type of cross-ethnic trade cooperation developed into various business fields.

Some of the research above shows that research on traditional markets in Tembilahan is quite interesting for researchers. However, research that focuses on conventional market traders in instilling Islamic economic ethics and values and how they maintain these ethics and values in the face of modernity has yet to be found.

## **METHODS**

This research is field research, namely a research process that intensively explores social interactions, individuals, groups, institutions or society (Umar, 2006: 5). The focus of the research is on social interaction by taking the research subjects of traditional market traders in Tembilahan Indragiri Hilir Riau in carrying out Islamic economic ethics and values in all their economic activities in the market, as well as their challenges in carrying them out amidst the crush of the modern market.

The two largest traditional markets in Tembilahan were used as research locations: Dawn Market and Squat Market. Observation, interviews, and documentation are part of the data collection method.

The data analysis method used is descriptive qualitative, which is used to discover knowledge or theories regarding research at a particular time (Mukhtar, 2013: 13).

The analysis was carried out by sorting and then selecting qualitative data, taking only those related to the interests of the data needed, namely the ethics and Islamic economic values inherent in traditional market traders in Tembilahan Indragiri Hilir. Then, the data is described in depth by the rules of research writing to find a conclusion about what challenges traders face in implementing Islamic economic ethics and values, especially in fighting or dealing with modernity in the financial sector, which has spread everywhere.

## **RESEARCH RESULTS AND DISCUSSION**

### *1. Short description of location*

Tembilahan City has an area of 197.37 km<sup>2</sup> and is a sub-district city and the capital of Indragiri Hilir Regency, Riau Province. In 2020, Tembilahan was inhabited by around 69,498 people across six sub-districts. (Sandi, et al., 2020).

Some of the uniqueness of Tembilahan City, apart from being called "The Land of a Thousand Ditches," is because it has a very long ditch or river from Rengat Harbor to Tembilahan City. In this city, many traditional markets involve traders from various tribes in Indonesia. However, the dominant tribes are the Malays, Minang, Bugis, Banjar, and a few from Java and Batak from South Tapanuli (Susrianto, 2016).

Subuh Market is a traditional market in Tembilahan that has been operating since 1936. This market starts to get busy with traders from 04.00 WIB until 09.00, and the merchandise traded is primarily vegetables. While the Jongkok Market is on Jalan Sultan Syarif Kasim, Tembilahan was also founded in 1936 and experienced its peak in the 2000s. Traders at Jongkok Market who sell or buy a lot of secondary necessities start setting up their stalls in the corner of the shophouse at around 16.00-23.00 WIB (Ayumi et al., 2021; Erviani & Ekomadyo, 2021).

### *Be Honest in Offering Merchandise*

Honesty or shiddieq (Arabic) are words and actions by the truth (Nizar, 2017). In trade, honesty means that the seller explains to the buyer the condition of the merchandise, significantly if something is damaged. The opposite of honesty is deception or cheating, namely highlighting the superiority of goods but hiding their defects (Taqiyudin, 2019).

Honesty in buying and selling is needed to avoid losses to either party, especially the buyer. Buying and selling must be done honestly, without fraud, coercion, mistakes, and other things that can result in disputes and disappointment, especially for buyers (Shobirin, 2015). Many buyers are often deceived by dishonest traders who convey the actual condition of goods.

Honesty in trading at the Subuh Market, which opens at 04.00 WIB and is the primary market for vegetable needs, is manifested in the majority of prices of goods sold, most of which are vegetables, which are goods newly purchased or supplied by farmers who come to the market since 03.00 WIB. So the vegetables sold are still fresh and very suitable for consumption.

Traders' honesty is also practiced in every trade, topped with a simple price list handwritten on cardboard. The price writing is quite large and evident so that potential buyers already know the price of the goods needed (picture 1).



**Picture 1**  
Manual Price in pasteboard

**Source of Doc:** kilasriau.com

Meanwhile, traders at Jongkok Market, the majority of whose goods are shoes, bags, clothing, and electronic goods, are honest in separating new goods from used or used goods and differentiating domestic and foreign products. Ayumi et al. (2021) and Erviani & Ekomadyo (2021) describe the merchandise sold at Jongkok Market as mostly imported from Singapore, Thailand, Vietnam, Korea, China, and Japan. Goods are sold in bales or sacks, and this buying and selling model is part of the characteristics of the buying and selling system at Jongkok Market. From the aspect of honesty values, there are findings of resistance to matching goods with the wholesale price of goods priced at IDR. 1 million per large package, namely the "bal-balan package." This system is inappropriate from Islamic values because it contains an element of speculation for buyers. However, from the results of interviews with buyers who use the "bal-balan package," they like it because the goods they buy after being sold are in large quantities and are still suitable for use, so they are straightforward to sell to consumers.

This buying and selling model, the "bal-balan package," was popular from 1995-2015 when many goods were used in Indonesia, especially in Singapore. The condition of the market for buying and selling imported bekar continues to decline, including at the Tembilahan Jongkok Market following the publication of PP Minister of Trade No. 51/M-DAG/PER/7/2015 concerning the Prohibition of Importing Used Clothes, because there are customs regulations and prices are starting to get expensive. However, what is interesting about used clothes is that despite fewer sellers in Tembilahan, people are still busy hunting for them even though the prices are more expensive (Erviani & Ekomadyo, 2021).

### *3. Islamic Economic Values in Transactions*

#### *a. Patience in Giving Khiyâr Rights*

Patience (al-sabr, Arabic L.) is refraining from complaining (Sahlan, 2010; p. 2). Ibnu Qayyim al-Jauziyyah (2003: p. 206) in Sukino (2018) defines patience as restraining oneself from anxiety, anxiety, and anger, restraining one's tongue from complaining, and controlling one's body parts from chaos.

Patience is synonymous with holding back emotions that encourage someone to make mistakes and evil. Patience can also be interpreted as the ability to endure, remain obedient in worship, and practice what Allah SWT commands and not do anything that Allah SWT prohibits.

Islam encourages and guides humans to always be patient based on aqîdah (faith), namely, every activity and work carried out by humans based on the instructions and guidance of the Al-Qur'an (Miskahuddin, 2020).

The general understanding of khiyâr is to seek the good of two things: carrying out or canceling a goal (Suhendi, 2007). Ayyub (2019) explains that khiyâr is a medium of communication in economic activities.

Then, khiyâr in buying and selling is practiced in conditions or choices that the buyer has to continue or cancel the transaction (Suhendi, 2007). The legal basis for khiyâr is explained in the hadith of the Prophet Muhammad SAW:

قال رسول الله صلى الله عليه وسلم: كل بيع بيننا حتى يتفرقا الا بيع الخيار (رواه مسلم)

Meaning: Rasulullah SAW said each seller and buyer will not buy and sell between them until they separate, except by purchasing and selling khiyâr

All traditional market traders in Tembilahan have provided khiyâr time for buyers to choose and determine the items to buy. Bargaining will continue until the seller and buyer agree upon the price (Latif, 2014).

The khiyâr time at the Subuh Market doesn't last long because the items sold are mostly vegetables that are easy to choose and are not expensive. Meanwhile, the khiyâr at Jongkok Market sells used clothes, electronic goods, and several other valuables, so almost all buyers will carry out a rather long khiyâr for several reasons. Firstly, the goods must be tried on and need to match the buyer's tastes. Second, some items are expensive, so voters must choose and buy according to their needs and the money they bring.

#### *b. Competitive and Cheap Prices*

Price is an essential factor in business. Usually, the price desired by the seller is higher than the price expected by the buyer. Pricing must reflect customer interests, market competition, and cost factors (Stern, 1989; Gadde et al., 2002). Based on this opinion, price formation in traditional markets does not have restrictions and price agreements between sellers. Still, an agreement reflects the customer (buyer) and price (seller), which are determined through the khiyâr process.

Many opinions state that violations of Islamic law often occur in traditional markets. Because the transaction process in traditional markets involves bargaining between sellers and buyers, there is potential for sellers to convey various statements, such as saying that many people have bid on this item, the profit on this item is very small, and so on.

However, based on interviews with several buyers, they explained that the prices of goods sold at the Tembilahan traditional market were quite reasonable and not expensive when compared to conventional markets in other places. It makes buyers happy to shop at the traditional Tembilahan market and allows them to return to it again.

Based on in-depth observations, the traders at Subuh Market, who offer a lot of vegetables, make Subuh Market a wholesale market with lower prices than other markets and very competitive compared to supermarkets or retail stores in Tembilahan.

Meanwhile, the Jongkok market traders sell a lot of daily necessities, and many of them bargain; the prices set are also prevalent. Because if the price set is unusual, buyers can compare it with other traders who sell the same goods.

#### *c. No Cheat*

The biggest challenge for traders in traditional markets is cheating on scales and needing to be responsible for the goods they sell. There is a view in Indonesian society that some traditional traders sometimes have two scales. A standard scale is used to buy merchandise from the seller so that the weight of the scale matches the



goods being sold, but a less regular scale where the weight of the goods being weighed is used when selling goods so that during the transaction, the weight of the number of goods being considered is less than that should be required. This phenomenon illustrates that there has been a violation of Islamic religious values and laws, which strictly prohibit and condemn all forms of fraud in buying and selling transactions.

After researchers carried out in-depth observations and direct interviews with several sellers and buyers, it was found that there had never been any complaints from buyers. It had never received reports of fraud, and there had never been any findings of traders cheating on the scales or having double scales, which was correct for purchasing and which wrong for sales. Even at the Subuh Market, which sells many vegetables, almost all traders use analog and digital automatic kilos (Picture 2).



Picture 2

#### *Scale Type*

Small fraud was discovered at the Subuh Market, where several sellers continued to sell vegetables even though they were in somewhat wilted or poor condition. Meanwhile, at the Jongkok market, several second-hand goods were found whose condition was not good but were still being sold.

#### *4. Islamic Economic Analysis of Traders*

##### *Usury Transactions*

Ribâ means additional (*ziyâdah*) taken by debt assistance from the debtor (Ghofur, 2016). Tho'in (2016) explains that scholars divide usury into two, namely, usury *nasi'ah* and usury *fadhli*.

Ribâ *Nasi'ah*. That is a type of ribâ, which is related to the additional principal of the loan, which is implied and taken by the lender from the debtor as compensation for the durability of the loan he provided.

Usury *Fadhli*. That is a type of ribâ in transactions of similar goods accompanied by additional items in money or food. The term ribâ *fall* is taken from the word *fall*, which is an addition to one of the types of goods exchanged in the transaction process. Islamic Sharia prohibits this in 6 items: gold, silver, white wheat, red wheat, dates, and salt.

Ghafur (2016) explains that ribâ has been forbidden in various forms and is described as something terrible and not worth doing by believers.

Based on field data in the form of observations and in-depth interviews with traders, the following facts were found;

The trading community at Subuh Market and Tembilihan Jongkok Market do not understand the meaning of ribâ and its various types. Some have never heard of the word usury as a critical part of economic transactions by Islamic values and sharia.

If ribâ nasi'ah is associated with a debt system carried out by individuals or non-bank private institutions, which is common in traditional markets in Indonesia, this also occurs in the Subuh market and Tembilihan Jongkok Market.

Several sellers who lent money to private debt services were found because the conditions were manageable. They do not understand how to access official financial institutions and do not understand that this act is in line with ribâ nasi'ah, which Allah SWT prohibits.

3) If ribâ fadhil is referred to as in Islamic legal theory, this does not happen in the Tembilihan traditional market. Because all trading systems use money as a medium of exchange, no barter system can potentially balance the value of goods, resulting in ribâ fadhil].

#### *b. Payment of Commercial Zakat*

In Islamic law, there are differences regarding the determination of price standards used in calculating business zakat. Qardawi explained that Ibn Abbas ra. thinks that there is no obstacle in waiting until the goods are sold, and then zakat is paid according to the actual price. If this model is used, the actual price will be lower than the purchase price, meaning that the seller suffers a loss in value and nominal terms. Only then will the zakat that should be issued will be issued. Then Qardawi believes that commercial zakat is given at the time of the haul or after a whole year, whatever the price of the goods is (Purwanto & Setiawan, 2022). Meanwhile, commercial zakat is 2.5% within a year (haul) (Latif, 2014).

Based on the source above, a business or trade zakat of 2.5% is deposited within a year regardless of the price of the goods being bought and sold.

When this question was asked of traditional market sellers at Subuh Market and Tembilihan Jongkok Market, most did not understand the nature of business zakat or zakat mâl, namely wealth zakat. They only know about zakat fihtrah, which is distributed every year at the end of the month of Ramadan.

From the aspect of the amount or value of trade, if placed at the level of household needs, it is IDR. It was found that most traders still need to reach the zakat nisab for business, which is three million per year. Several traders have stalls at the Subuh market, which are included in the category that must pay business zakat. Still, they need help understanding the model and how to calculate it.

Another problem with business zakat not being implemented is the lack of outreach from zakat institutions such as the Zakat Taking Institute (LAZ) or the National Zakat Charity Agency (BAZNAS) of Indragiri Hilir Regency towards traditional market traders who are deemed to have reached the requirements of the ratio and number of trades to pay business zakat to official zakat institution.

#### *c. Aspects of Islamic Values*

Based on field data and interviews with traders, buyers, and managers at the Tembilihan traditional market, aspects of Islamic values were found, which can be classified as follows;

First, Tawhid. Business buyers start with good intentions by trying to avoid fraudulent situations in business because of the belief that every business activity carried out is a form of worship and always glorifies Allah SWT.

Second, the principle of balance and justice. This principle is still firmly adhered to by traders in terms of serving and satisfying customers. Every trader understands that their work is aimed at seeking profit, but justice is the primary value compared to the value of rationality in seeking economic profit.

Third, Free Will. Traders give buyers the freedom to negotiate prices or choose the quality of the goods they want to buy themselves so that traders avoid attempts to take over the rights and obligations of buyers.

Fourth is responsibility. Tembilahan traditional market traders are responsible for their duties or obligations regarding the quality of the products they sell, maintaining the excellent quality of their merchandise, and responding well to buyers' complaints.

Fifth, Truth. Traders at the Tembilahan Traditional Market always receive guidance and direction from the Street Traders Association (APKL) and other agencies that truth and honesty are the principles and values that must be adhered to when carrying out business activities at the Tembilahan market. Truth and honesty in carrying out trading activities, especially in measuring or weighing merchandise, are virtues that are characterized by having a friendly attitude towards buyers and the intention that all activities carried out can benefit many people.

Sixth, market traders maintain Malay traditions with Islamic values in trading. No market provides for the buying and selling of goods prohibited by religion (Susrianto, 2016).

Traders have implemented these business ethics principles well in the Tembilahan traditional market. However, many traders still use single-use plastic bags, which are not environmentally friendly because they decompose slowly (do not break easily). Excessive use of plastic bags results in large amounts of plastic waste; also, if people throw rubbish carelessly, the negative impact will be detrimental to the environment.

#### *d. Regulatory Aspects*

By regulation, the illegal market in Tembilahan is managed by the Street Vendors Association (APKL). Alex Saputra chairs the Squatting Market Street Vendors Association (APKL) and has a Secretariat on Jln H. Khalidi No. 25 Tembilahan. (Ayumi et al., 2021).

APKL's main task is to provide guidance and supervision to all traditional market traders in Tembilahan, especially in monitoring whether the merchandise is legal and not prohibited by the central government or regional government. Apart from that, these goods are goods that do not violate the Sharia; therefore, at the Subuh Market, where the majority require food and vegetables, there is no pork and smoked meat that can be found in several traditional markets elsewhere.

APKL also always coordinates with the management of the Regional Technical Implementation Unit (UPTD) of the Tembilahan traditional market to guide traders at Subuh Market and Tembilahan Jongkok Market so that they comply with the regulations made by the market management in trading, namely maintaining cleanliness, and paying redistribution for each sale. Payment is made by disbursing officers who go around and are given proof of payment in the form of a redistribution ticket of IDR 2,000 per day.

APKL also coordinated several times with the Department of Cooperatives, Industry, and Trade (Diskoperindag) of Indragiri Hilir Regency to guide all traditional market traders in Tembilahan regarding good and correct services and trading systems. On this occasion, traders were given insight, especially regarding Law no. 8 of 1999 concerning Consumer Protection Article 8, paragraphs 1a and b, which states:

Business actors are prohibited from producing and trading merchandise that does not correspond to the net weight, net content, or net, which does not compare to the actual size, measurements, and scales.

This article is given to traders as the leading spirit in selling their merchandise. It must always be reasonable and adequate in quality and quantity so that consumers or buyers feel supported.

Besides that, traders and buyers still adhere to prayer times, especially during Friday prayers; almost all traders and buyers are Muslim men who go to the mosque.

## **CONCLUSION**

Based on the results of research and discussion regarding the business ethics of Muslim traders in the Tembilahan traditional market, conclusions can be drawn regarding the business ethics of Muslim traders in the Tembilahan traditional market from an Islamic perspective.



The ethics of traditional market traders at Pasar Subuh and Pasar Jongkok Tembilahan Indragiri Hilir Riau, in general, have implemented good trading ethics, especially in the patience and kindness shown by traders towards buyers.

The Islamic economic values of traditional market traders in Tembilahan Indragiri Hilir Riau have also been widely practiced, especially regarding khiyar, or the right to choose prospective buyers for the goods to be purchased. The right to khiyar for buyers mainly occurs at Jongkok Market, where almost all buyers are, especially for goods worth almost Rp. 100,000 (IDR nearly all of them performed the right of khiyar. Also the seller's openness and honesty towards buyers regarding the goods being sold, if damage occurs, they can be exchanged for other goods of equal value.

The challenge traditional market traders face in Tembilahan Indragiri Hilir Riau face in maintaining Islamic economic ethics and values is knowledge and insight that not many traders have. The main thing is the meaning of good debts and receivables between traders and the mechanism for obtaining legal loans in the Islamic economic system. In this case, many traders borrow funds from individuals operating for a long time at the Subuh and Jongkok markets in daily installments.

Apart from that, the foundation of Islamic economics, which is embedded in the public's awareness of paying zakat mal in the form of zakat for commerce, is almost not running optimally in Pasar Subuh and Pasar Jongkok because the traders have limited knowledge about zakat and lack of socialization from parties who have authority, in managing zakat assets such as LAZ and Baznas.

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