

## DETERMINING THE SALE AND PURCHASE PRICE AT THE BARABAI URBAN COUNCIL WASTE BANK

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### *Abstract*

*This research is motivated by the existence of one business that applies different pricing in the buying and selling process, namely at the Urban Waste Bank Dewan where if the transaction is carried out by saving, the price will be higher than in cash (paid directly) and the price of the garbage is also different every day.*

*The purpose of this study is to determine the difference in the price of buying and selling waste by depositing savings and cash at the Urban Waste Bank Dewan Barabai. This research is a field research using a descriptive qualitative approach. The subjects are the owner, employees and customers of the Urban Waste Bank Dewan Barabai. While the data source is the informant. Data collection consists of observation, interviews and documentation.*

*Based on the results of the study, the difference in pricing is used as a marketing technique to attract customers to save so that the Urban Waste Bank Dewan Barabai can manage its funds to make a profit and avoid losses where stored funds can be managed first. Buying and selling with this price difference is also allowed in Islam because it is in accordance with the pillars and conditions of buying and selling and both parties gain mutual benefit.*

**Keywords:** *Fixing the Sale and Purchase Price.*

## INTRODUCTION

In 2021, Indonesia's population produces 66 million tons of plastic waste per year, and as much as 989.83 tons of waste is deposited every day from all districts/cities in southern Kalimantan. And in the results of research at the Department of Environment and Transportation, waste generation in Hulu Sungai Tengah district in 2021 amounted to 37,773.27 tons/year or the equivalent of 103,488.4 kg/day. This number will continue to increase along with the increasing population. The government is trying to make policies to overcome the problem of waste generation as stated in Law Number 18 of 2008 concerning waste management. The policy uses the 3R approach (Reuse, Reduce, and Recycle) which emphasizes that waste management is carried out from the source, namely individuals and households. Waste management is not only the responsibility of the government, but also the responsibility of individuals and the entire community (Amalia, 2020; Sukarni & Mahmud, 2024).

A waste bank is a collective dry waste management system that encourages the community to actively participate in it. This system will collect, sort, and distribute waste with economic value to the market so that the community benefits from saving waste (Debora & Divo Anantama, 2021; Mubarak et al., 2023; Muhaimin et al., 2023). The implementation of waste banks is, in principle, a form of social engineering to encourage people to sort their waste. The implementation of waste banks can provide real output for the community in the form of employment opportunities in carrying out the management of waste bank operations and investment in the form of savings (Agphin Ramadhan, 2016; Yusuf et al., 2023).

Banks in general according to Indonesian Law number 10 of 1998 dated November 10, 1998 concerning banking, Banks are business entities that collect funds from the public in the form of deposits and distribute them to the public in the form of credit and or other forms in order to improve the lives of many people “. From this understanding, it can be explained more broadly that a bank is a company engaged in finance, meaning that the activities of the waste bank are the object of the research.

The waste bank that is the object of this research is the Urban Waste Bank of Barabai Council. Researchers chose this waste bank for several reasons. First, the Urban Waste Bank of Dewan is open to the general public and is actively operating. Second, its strategic

location is in the middle of a densely populated settlement and around it many traders are selling and located not far from the city so that these activities can increase waste generation. Third, this waste bank has its own system that uses millennial technology in recording its administration based on a digital platform called Ratikita.id to facilitate administrative management and is not easily lost because it is stored in the device.

This waste bank program was established in 2021 with the aim of transforming the community into an independent and environmentally friendly community and providing a means for the community in terms of income sources. Although according to information from the founder of this waste bank, it initially lacked support from the surrounding community.

This waste bank is here to facilitate one of the waste management properly, the existence of the Urban Council Waste Bank located in Hulu Sungai Tengah Regency, Barabai city, which is engaged in buying and selling waste. For people who save, they are also called customers who have a savings book as proof of recording every waste deposit as savings.

Buying and selling in the waste bank has a buying and selling process by depositing or selling waste that has been sorted or not which will later be weighed by the manager and given the choice whether the proceeds of the sale want to be taken directly or saved where the buying and selling transactions in this waste bank have two ways, namely cash transactions and savings transactions, both of which have differences in pricing if the transaction is carried out in cash, the price is lower than the transaction in savings per kilogram, for example, such as the type of plastic cup which if saved costs Rp. 2,850 while if the proceeds of the sale are taken in cash, the price is different, namely Rp. 2,050 which of course also has a difference in selling price according to the type of waste collected and then sorted by the customer according to the criteria set by the waste bank and the savings (Anshary et al., 2023; Faridah et al., 2023). 2,850, while if the proceeds of the sale are taken in cash, the price is different, namely Rp. 2,050, which of course also has a difference in selling price according to the type of waste collected and then sorted by the customer according to the criteria set by the waste bank and the criteria for waste that can be traded at the Barabai Urban Council waste bank, namely such as plastic, paper, metal, and used cooking oil. In addition, it also has different prices every day according to market prices and each customer can see these prices in an application called Ratikita. Then in the Urban

Waste Bank of Barabai Council in addition to different prices, it also has two ways of recording, namely by recording in the savings book and recording the application as mentioned earlier if the garbage is saved.

Therefore, based on the background of the problem above, the author is interested in examining more deeply the differences in pricing the sale and purchase of waste in cash and savings so that the author takes the research title as follows. **“Determining the Sale and Purchase Price at the Urban Council Waste Bank”**.

## **RESEARCH METHODS**

The type of research used is field research where researchers go directly to the field and engage with the local community (Kusumadewi et al., 2022). Engaging with participants or the community means experiencing the conditions they feel while also gaining a more comprehensive picture of the local situation. Researchers must have knowledge of the situation, conditions, and lives of the participants or community being studied (Dr. J.R. Raco, M.E., 2010).

This study uses a qualitative descriptive approach. A qualitative descriptive approach is a research work mechanism that relies on descriptive descriptions of words or sentences that are arranged carefully and systematically, starting from collecting data to interpreting and reporting research results (Abdussamad, n.d.).

For the data collection needed in this study, the researcher used several techniques as follows:

### **1. Interview Technique**

Interview technique is a data collection technique by submitting a number of questions verbally to the interviewed subjects. Interview technique can also be interpreted as a method used to obtain data by asking directly face to face with respondents or informants who are the subjects of the study. In this study, the type of interview used is a structured interview, which means an interview conducted using interview guidelines (question materials) that have been prepared in advance (Sugiyono, 2020).

This technique is used by researchers to find data on how the differences in determining the price of buying and selling waste in cash and savings at the waste bank. In addition, interviews can ensure that the information obtained is in accordance with

the actual situation. In this study, researchers conducted interviews with the owners and managers (employees) and customers of the Barabai Council Urban Waste Bank.

## 2. Observation Technique

Observation means looking attentively. In the context of research, observation is defined as a way of systematically recording behavior by directly observing the behavior of individuals or groups being studied (Sugiyono, 2020). Observation is used to find out the condition and operation of the waste bank related to the differences in determining the price of buying and selling waste in cash and savings at the waste bank and to obtain additional relevant data related to this.

## 3. Documentary Technique

Documentary technique or also called documentation technique is a technique for collecting research data through a number of documents (documented information) in the form of written documents or recorded documents. Written documents can be in the form of archives, diaries, autobiographies, memorials, collections of personal letters, clippings, and so on. While recorded documents can be in the form of films, cassette tapes, microfilms, photographs and so on.

# RESULTS

## 1. History of the Establishment of the Urban Waste Bank Dewan Barabai

The Urban Dewan Parent Waste Bank is located in Bawan Village, Bukat Village, Barabai District, Hulu Sungai Tengah Regency, South Kalimantan Province, precisely opposite Langgar Firdaus Bawan. Urban Dewan Waste Bank (Urang Banua Desa Bawan) is a digital application-based waste bank that pioneered digital waste banks in South Kalimantan.

The beginning of the formation of the Urban Dewan Waste Bank was from the concern of one of a group of young people, namely Mulyadi Saputra, who is a Masters Student of the Department of Natural Resources and Environmental Management at Lambung Mangkurat University for the garbage scattered around his neighborhood. In 2020 Mr. Mulyadi Saputra admitted that he was concerned about the amount of garbage that was scattered or just thrown away in several places in Hulu Sungai Tengah Regency. From this, an idea emerged to create a business with the aim of providing a container or facility for the community to care about waste so as not to litter.

In August 2020, a friend of his offered to cooperate in buying and selling used cooking oil from Tanah Laut district and he was interested in it, then the business was run by Mr. Mulyadi with the help of one employee by visiting various restaurants and several roadside seafood tents around the city of Barabai. The business was not easy because there were people who underestimated it, but there were also those who responded well and wanted to try to collect the used cooking oil and then sell it at a price that had been agreed by both parties.

The business ran for approximately 3 months with the first sale of around 150 liters with a fairly promising profit. With this, Mr. Mulyadi thought to expand his business by not only buying and selling used cooking oil. From this, the idea arose to establish a waste bank with the aim of providing a forum or facility for the community to care about waste so that it is not careless in disposing of it again.

Regarding the preparation of the waste management business, Mr. Mulyadi Saputra learned about waste to waste banks in several areas such as waste banks in Jakarta, on the island of Java and those located in Hulu Sungai Utara online using whatsapp and Instagram media within 3 months, from October-November 2020. After that, Mr. Mulyadi Saputra asked permission from the surrounding neighbors, the Head of RT. 008 and the Head of Kelurahan to approve the legality of making a business.

And then on January 1, 2021, Bank Sampah Urban Dewan began operating using a small warehouse made of wooden boards measuring 6 meters long and 3 meters wide, with 1 employee and operations using 1 private wheel motorbike.

#### 1. Vision and Mission of Urban Waste Bank Dewan Barabai

##### a. Vision

Become a local area Waste Bank that thrives in waste management, as well as participating in government and community programs to achieve healthy living (go health) and support the greening movement (go green)

##### b. Mission

- 1) Conduct continuous education on waste utilization and sorting.
- 2) Involving the potential of the community in implementing the Waste Bank program. Build synergistic networks with all institutions and organizations that share the same vision, especially religious and educational institutions.

3) Become a reference for people who want to handle waste in an integrated manner.

2. Structure of Urban Waste Bank of Barabai Council

Leader : Mulyadi Saputra, ST, M.Ling  
Secretary & Treasurer : Lenawati, A.Md.Keb  
Administration & Sustainability Section : Nurul Hidayah, S.Ag  
Sorting & Weighing Section : Saiful  
Promotion & Socialization Section : Muhammad Zuhdi Rajibi,  
S.Kom

3. Customers of the Urban Waste Bank Dewan Barabai

From the beginning of the formation of the Barabai Urban Council Waste Bank on January 1, 2021, it initially only had 3 customers who were active in depositing garbage, after some time the waste bank was running a flash flood disaster in Hulu Sungai Tengah Regency came which resulted in a huge loss for Mr. Mulyadi, but this did not undermine his enthusiasm in developing the waste bank after that he did various promotions through social media and this resulted in customers finally increasing to 32 customers with prices that were already different between cash deposits and garbage saved and until July 22, 2021 the customers who joined the waste bank were 76 people.

Customers increased rapidly after the launch of the Ratikita digital application on November 11, 2021. And one month later the number of customers was 558 people. In August 2022, the total number of Ratikita downloads installed on smartphones had reached 1785 times from all regions in South Kalimantan. Until February 2023, the total number of customers of the Urban Council Waste Bank was 2,029 people and until now in May 2024 the number of customers of the Urban Council Waste Bank is 2,689 recorded in the Ratikita application.

4. Ratikita Application Management. ID

The Ratikita application consists of 2 word equivalents, namely “Ratik” which means garbage in Banjar language and “Kita” which is expected to be a shared responsibility in managing waste and protecting the surrounding environment. The Ratikita application was created by a group of students, namely Muhammad Zuhdi Rajibi, Ahmad Nur Helmi, Muhammad Lutfi maulana by collaborating with Mr. Mulyadi Saputra as the owner of the Urban Council Waste Bank.

The Ratikita application was launched on Thursday, November 11, 2021 at the BFC Najwa Barabai depot. This application comes with a background as an innovation in facing the era of digitalization or industry 4.0 so that people are enthusiastic and enthusiastic about saving at the Urbaa Dewan waste bank because it is easily accessible via smartphone. The features contained in the Ratikita application are very diverse, including the following:

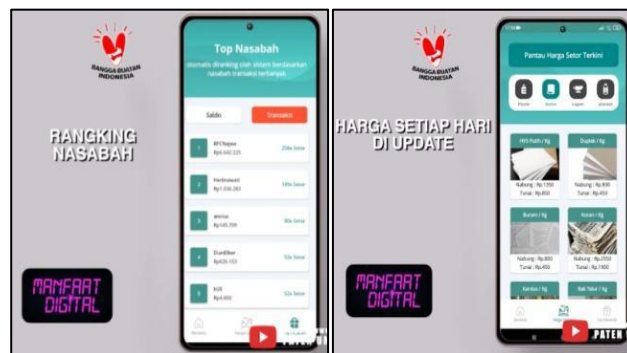
Figure 4. 1 Features of Ratikita Digital App



Figure 4. 2 Register Feature, Total Deposit Feature and Pick Up Feature



Figure 4. 3 Waste Deposit and Balance Disbursement Features



The balance feature shows the amount of money owned by the customer based on the waste transactions that have been made. The pick-up feature is provided for customers who will save their waste but want their waste to be picked up by the Urban



Waste Bank Dewan. The garbage pick-up feature currently only reaches a limit within a 7 km radius and is valued at IDR 2,500 for each km due to limited employees and garbage transportation cars. The waste deposit and balance disbursement feature displays a barcode that is used to deposit waste and disburse the balance digitally. The updated price feature displays the deposit price with various types of waste according to the market price and the transaction options you want to make. Finally, there is a top customer feature that has transparency on how many times the customer has deposited waste and how much balance they have and there is also a top customer feature that will always be automatically updated and can be seen by everyone.

### 5. Types of Waste Managed

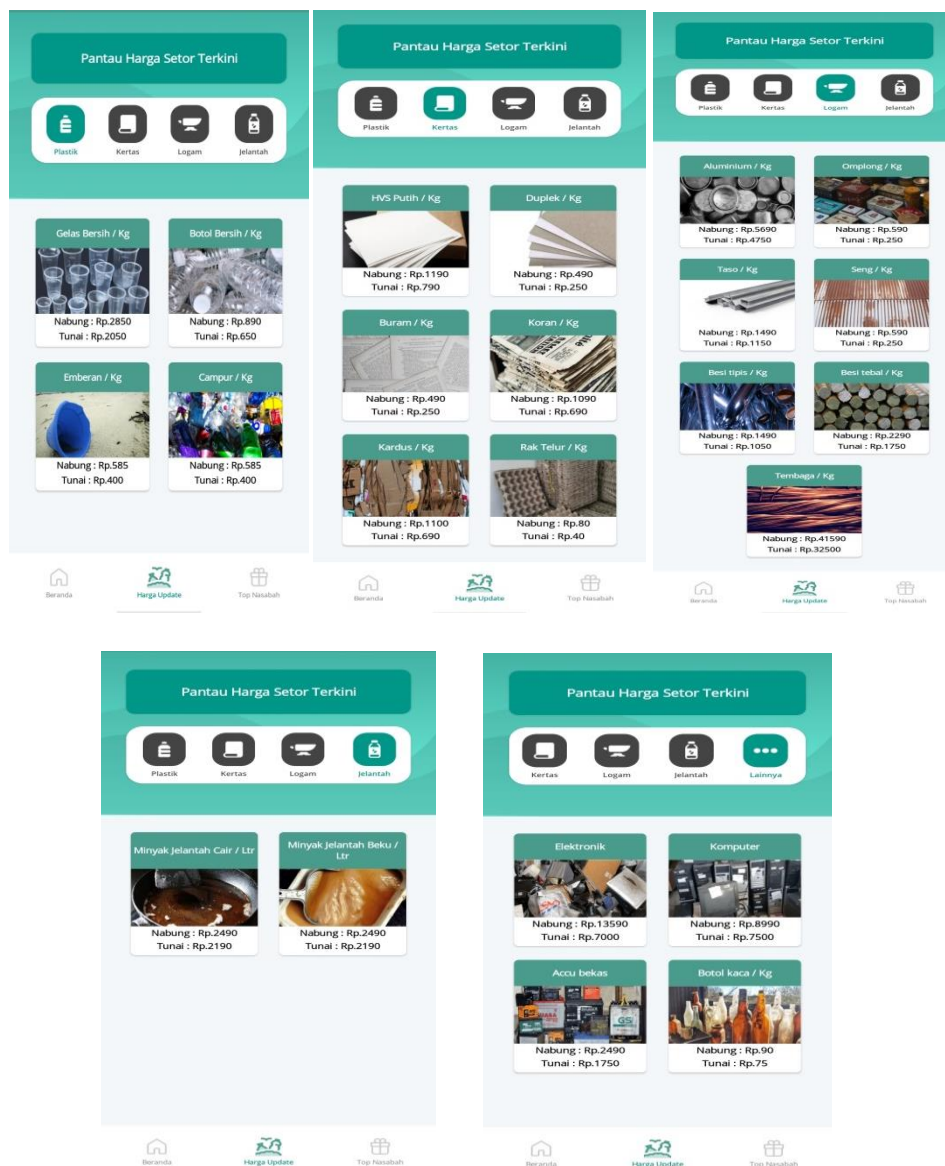


Figure 4. 4 Waste types and prices

The price of waste can change at any time according to the price in the market according to each criterion of waste that can be traded in the market. Urban Dewan Waste Bank is very open to its customers through the Ratikita application. When the price of waste increases, the Ratikita application will automatically update the price of waste in real time, so that customers can find out the price at any time, both in cash and savings.

#### 6. Barabai Council Urban Waste Purchase Price Reduction

At the Urban Waste Bank Dewan, there is a difference in the purchase price of waste between cash transactions and savings deposit transactions where the prices of the two transactions are different, if the transaction is carried out in a savings deposit by the customer, the price is relatively higher than the transaction carried out in cash, for example, if a customer makes a savings deposit transaction with a type of plastic glass waste, the price per kilogram is Rp. 2,850, while if the customer chooses a cash transaction with a plastic glass price of Rp. 2,050 per kilogram, then the savings deposit price is higher than the cash transaction.

This is applied by the Urban Waste Bank Dewan with the aim of familiarizing people with saving and according to Mr. Mulyadi if the transaction is only done in cash, for example, if the customer gets a result of Rp. 8,200 and then the results are taken directly by the person concerned, it may be used up immediately and only enough to be used for small things, but if instead the transaction is carried out in savings with the acquisition of the results of one straw as much as Rp. 11,400 and then the customer continues to deposit his garbage for collection, the balance will increase and then be taken by the person concerned so that he gets more results and with this it can be used for more useful things not just for small things. 11,400 and then the customer continues to deposit his garbage to be tabled, the balance will increase and then be taken by the person concerned so that he gets more results and with this it can be used for more useful things not only for himself but also for the family concerned.

In addition to this, Mr. Mulyadi also explained that the price difference applied by the Urban Council Waste Bank is one of the marketing and fund management techniques in the Waste Bank with the aim that if there is a decrease in the selling price in the market by the Urban Council Waste Bank to the next factory, the Waste Bank can hold its goods (garbage) temporarily in the warehouse until the price can rise again,

this is done by the Urban Council Waste Bank so that it can make a profit and not suffer losses so that it can meet all the operational costs of the Waste Bank both for employee wages and other costs.

The Urban Council Waste Bank determines the price by looking at the market price of buying and selling garbage which is updated every week according to the notification from its cooperation partners and adjusted again by the Urban Council Waste Bank.

#### 7. Buying and selling process at Urban Waste Bank of Barabai Council

The sale and purchase of waste at the Urban Waste Bank Dewan has two types of transactions, namely transactions in cash and transactions by depositing savings according to the wishes of the customer. If the customer wants a cash transaction, the process is carried out by directly depositing the waste and then weighing it and calculating the cash price that applies at that time and then paying without any records made by the Urban Waste Bank Dewan. And if the customer chooses a savings deposit transaction, the sale and purchase process is carried out by weighing the deposit and calculating it at the prevailing savings price at that time and then recording it in the customer's savings book and also recording it in the ledger by the Urban Waste Bank Dewan after that it is also recorded in the Ratikita application by scanning the barcode provided by the Urban Waste Bank Dewan after that the customer's balance will be seen in the application in real time.

Recording waste deposits of customers who save at the Urban Council Waste Bank has 3 stages, namely by recording in the savings book on behalf of the customer, then recording in the ledger of the Urban Council Waste Bank and recording through the Ratikita application, this is done to maintain customer transaction data if needed in the future.

#### 8. Customers' Decision to Choose Transactions at Urban Waste Bank of Barabai Council

The customer's decision in choosing a sale and purchase transaction at the Urban Waste Bank Dewan Barabai depends on the customer himself, there is no coercion from the waste bank. Various reasons put forward by customers in choosing buying and selling transactions at the Urban Waste Bank Dewan Barabai, both reasons why they choose transactions in cash or in savings.

However, after research was conducted to several customers of the Urban Waste Bank Dewan, many customers chose to make savings transactions from the sales proceeds they obtained compared to cash. One of them is as stated by Mr. Rijali, one of the teaching teachers at SDN 2 East Barabai, who has been the manager of waste deposits in the collaboration between the school agency and the Urban Waste Bank Dewan Barabai since the beginning of 2022, he said that waste management at SDN 2 East Barabai was obtained from donations or what is often called waste alms by teachers and students at SDN 2 East Barabai. The transaction chosen by the school is a savings deposit transaction on the grounds that the price of savings waste is higher than in cash, besides this, the reason the school chooses a savings transaction is because the proceeds from the sale of waste are also not too much if taken directly in cash and also the funds from the sale of waste are used for school needs only which are usually not urgent.

In addition, Mariatul Rahmi, the head of the GASKAH organization (movement to convert waste into alms), who has been a customer of the Urban Waste Bank Dewan since 2023, also chooses transactions in savings, on the grounds that the purpose of the organization is that the proceeds from the sale of waste are to help people in need so that they must collect the funds first so that later they can be distributed. This is reinforced by Rahmaniah, a member of the organization, who said that he prefers savings transactions because the funds that will be obtained will be more so that the distribution will also be wider.

However, in addition to the above savings transactions, cash transactions were also chosen from a small number of customers, one of whom was Mr. Saiful who was also a customer as well as an employee of the Urban Waste Bank of Barabai Council, he said that in addition to being an employee, Mr. Saiful was also an active customer at the Urban Waste Bank of Barabai Council who usually made transactions in cash and savings, the reason he made cash transactions was that when selling the waste he needed money to meet his daily needs urgently. But not infrequently he also prefers savings transactions if he does not need money urgently because the price is higher than in cash.

The reason for cash transactions is usually done by people who are not regular or only occasionally deposit their waste into the Urban Waste Bank of Barabai, such

as people who are moving or who are cleaning their homes without the desire to save continuously.

### **Reporting Research Results**

Based on data on the difference in buying and selling prices at the Urban Waste Bank of the Barabai Council by depositing savings and in cash, the author can analyze it by combining the theories that have been presented in the previous chapter.

From the data obtained in the field using observation and interview techniques with the owners, employees and customers of the Urban Waste Bank of the Barabai Council regarding the difference in pricing in cash waste transactions with savings deposits

From the data obtained, there are several reasons for the difference in the buying and selling prices of waste, where if the customer chooses a transaction by savings, the price is higher than buying and selling in cash.

First, Mr. Mulyadi expressed the desire for people who join the Urban Waste Bank of the Barabai Council to get used to saving because the withdrawal of the proceeds from the sale from the beginning of the deposit until 3 months can be taken by the customer, but after that it can be taken at any time according to the customer's wishes, because from that time Mr. Mulyadi hopes that customers will be used to saving and after that will continue to do so.

In addition, the price difference is also a marketing technique from the Urban Waste Bank of the Barabai Council, especially in the higher savings price program with the aim of making customers more interested in saving their sales results so that the Waste Bank can manage and develop the incoming funds first and if at some point there is a decrease in the selling price of waste to the recycling plant, the Urban Waste Bank of the Council can first hold the waste in the warehouse until the price goes up again and the waste bank can make a profit and not suffer a loss. This is in accordance with the previous theoretical basis regarding the objectives of pricing, namely increasing sales, maintaining and improving market share, price stability, achieving investment targets and achieving maximum profit.

### **DISCUSSIONS**

In order for a sale and purchase transaction to be valid and in accordance with Islam, the transaction must meet various pillars and conditions. These pillars and conditions can be said to be the formal legality of a transaction from an Islamic perspective. Because sale and

purchase is one of the muamalah/business contracts, in general sale and purchase also follows the main principles of the formation of a contract.

1. Must be Legal

The object being traded must be legal, meaning it is permissible to be traded in Islam and also according to state regulations. In addition, the goods must also have a value as a clear object of trade according to Islam (Hs et al., n.d.).

2. Specification Must Be Clear

The goods traded must be known in terms of quality and quantity. Therefore, ijon trading is prohibited in Islam, namely because the quality and quantity are uncertain. From the data obtained, the goods (garbage) traded are known both in terms of quality and quantity, where the garbage already has a type and price is determined according to the daily market price.

3. Objects Must Be Able to Be Delivered

As a condition before the delivery of goods, of course the object of sale must be owned by the seller and the money must be owned by the buyer. In addition, both parties must also be able to ensure that the goods traded actually reach the hands of the other party making the transaction. From the data obtained, the object is delivered by the customer directly or taken by the garbage bank, but if the customer chooses to save the money, it is not handed over but goes into savings in the form of a customer balance which can be seen from the Ratikita application.

4. Objects Must Be In Existence

This condition is more or less related to the previous one because when the object does not exist (doesn't exist) then of course the object is not owned so it cannot be delivered. This condition is excluded in the context of istisna' sale and purchase because this contract requires the seller to first make the object of sale and purchase according to the specifications desired by the buyer (Hs et al., n.d.).

During the buying and selling transaction at the Urban Waste Bank of the Barabai Council, customers have the right to sell their waste either in savings or in cash without any coercion from the waste bank. And from the data of several customers of the Waste Bank, they admit that each transaction is carried out according to their own wishes and also according to their needs without any coercion from the Urban Waste Bank of the Barabai Council.

In addition, in buying and selling there must be elements of the contract, namely pillars and conditions, there are three pillars of the contract, namely the person making the contract (in the contract there must be both parties), a statement or agreement (approval from both parties) and the goods that are used as objects in the contract. And there are several conditions of the contract that must be met, namely, the party making the contract must be competent, not a mentally ill person, the goods that are used as objects of the contract must be the personal property of the first party or he gets a mandate from the owner of the goods. And there are no things that cause the contract to be canceled either from both parties making the contract or from the object used in the contract (Hs et al., n.d.). From the data obtained, the practice of buying and selling at the waste bank, although there is a difference in price, has been agreed upon by both parties. Meanwhile, the Islamic view on the difference in price in cash and savings transactions of waste at the Barabai Council Urban Waste Bank is permitted according to the rules of fiqh, where the original law of everything is permissible or permissible before there is evidence that prohibits it, which reads:

الأَصْلُ فِي الْمُعَامَلَاتِ الْجُلُّ وَالْإِبَاحَةُ إِلَّا بِدَلِيلٍ

*Meaning: "The original law in buying and selling is permissible, until there is evidence that prohibits it(Khatimah et al., 2024)."*

From the rules above, it is very clear that everything in transactions or in fiqh terms is called muamalah, the law is permissible, allowed, permissible as long as there is no evidence or verse that regulates, cancels the old law or forbids it. In addition to this, buying and selling at the Urban Waste Bank of the Barabai Council is also in accordance with the principles, namely:

1. Ar-Ridha Principle of Willingness

The Principle of Voluntary Ar-Ridha where there is no coercion contained in the sale. As also explained in the words of Allah swt Q.S an-Nisa: 29 which means

*"O you who believe, do not consume each other's property in a vain way, except by the way of business that takes place willingly between you. and do not kill yourselves, indeed Allah is Merciful to you". (Q. S. an-Nisa: 29)*

The issue of willingness in every transaction of muamalah is very important to note, as we know and feel that the issue of "willingness" is an area of the heart that is difficult to know or guess so that it is not visible, so an indication is needed that shows the willingness from both parties. Indications that show the willingness of both parties when making a sale and purchase transaction can be reflected from the existence of *ijab* and *kabul* or through the way of giving each other goods and the price of the goods. *Ijab* is a statement of offer from one party while *kabul* is a statement of acceptance of the *ijab*. According to some scholars from the Syafi'i and Hambali circles, they are of the opinion that basically the contract is not valid unless there is a *sighat* or *lafazh* from both parties, namely *ijab* and *kabul*, unless the parties cannot pronounce it (excuse), *ijab* and *kabul* can be done in writing and gestures only. Meanwhile, the Hanafiah and Malikiyah schools of thought argue that a contract in a transaction is declared valid even if only by handing over goods to each other, without any *sighat* from the parties who are transacting, they argue (Sanjaya, 2022).

From the theory above and the data obtained in the field, in the practice of buying and selling waste at the Barabai Urban Waste Bank, although in this waste buying and selling there is a price difference between cash and savings, there is no compulsion to choose which transaction the customer wants to do, either choosing a savings transaction or in cash with the price listed in the Ratikita application. In addition, customers are also free to sell their waste at any time or wait for a higher price because the price can be monitored through the application, the delivery of waste can also be delivered by themselves or taken from the waste bank.

## 2. The principle of justice

The principle of justice is a buying and selling transaction carried out between the seller and the buyer with an attitude of not oppressing each other, in buying and selling at the Urban Council Waste Bank, in addition to there being no coercion towards the choice of transactions made by customers, it also benefits not only one party but both parties, both customers and the waste bank because if the waste is deposited in cash, the customer will immediately get the money and can meet their needs and the waste bank also does not feel disadvantaged, and if the customer chooses a savings transaction, both parties also benefit because the customer gets a higher price and the funds will be



stored intact without any administration fees and the waste bank can also manage its funds in advance to make a profit and not suffer losses.

### 3. Principle of Honesty

The principle of honesty is a very important principle, especially for business actors because it can increase consumer trust in buying and selling at the Urban Waste Bank. The Barabai Council also applies this, after conducting research during the process of buying and selling waste by customers to the waste bank, researchers found that the waste bank still sorts waste according to the types of waste when customers do not sort it from home because it will affect the price of the waste and the waste bank said that it is a pity for customers if their waste is not sorted and there are types of waste that are classified as higher in price.

In addition, the Waste Bank also carries out transparency in the price of buying and selling waste and is also equipped with the amount of customer balance through the Ratikita application to make it easier for customers to check prices every day and also check the amount of customer balance wherever they are and whenever they are because it can be accessed via cellphone.

## CONCLUSION

Based on the description of the previous data writing, it can be concluded that the difference in the determination of buying and selling prices at the Urban Waste Bank of the Barabai Council is carried out by the Waste Bank to get people used to saving. In addition, the price difference program is also a marketing technique that they do so that customers are interested in saving their sales results so that the Waste Bank can manage and develop their funds in order to make a profit and not experience losses. In the Islamic view, the price difference in the transaction is allowed because there is no evidence or verse of the Qur'an that prohibits it and forbids it. This is in accordance with the rules of fiqh, namely the original law in all matters (muamalah) is permissible or permissible before there is evidence that cancels or forbids it, the transactions carried out have also met the pillars and conditions of buying and selling and have principles in buying and selling where there is no element of coercion on both parties, has transparency of buying and selling prices and customer balances, besides that it also benefits both parties.

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