

Implementation of Islamic Marketing Ethics by Handicraft Traders at The Cahaya Bumi Selamat Market in Banjar Regency

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ABSTRACT

This study aims to examine the implementation of Islamic marketing ethics by handicraft traders at Cahaya Bumi Selamat Market, Banjar Regency. The background of this study is based on the importance of applying Islamic values in economic activities, particularly in the context of traditional markets, which are often overlooked in contemporary Islamic economic studies. This study uses a descriptive qualitative approach with in-depth interview techniques with a number of traders as key informants. The results show that religious motivation is the main factor that drives traders to implement ethical principles such as honesty, responsibility, transparency, maintaining product quality, and prioritising customer satisfaction. These values are implemented not only for worldly gain, but also as a form of worship and a means of achieving blessings (barakah) in life. Although most traders do not understand the concept of Islamic marketing theoretically, they have applied it in practice through spiritual awareness and social norms that have grown within the market community. These findings make an important contribution to the development of the discourse on Islamic economics, particularly in proving that Islamic ethics can be implemented in practice in local microeconomic activities. This research also encourages the need for a spiritually-based empowerment approach in building an ethical and sustainable economic ecosystem.

Introduction

In the Islamic economic system, the market has a very strategic position because it is a space for the actualisation of Sharia values in daily muamalah practices. The Prophet Muhammad SAW even exemplified how the market should be an honest, fair, and open space, so that moral principles such as honesty (ʿiḍq), justice (ʿadl), openness (tablīgh), and responsibility (amānah) become values that must be upheld by every business actor. This ethic is not merely a guideline for behaviour, but a reflection of a Muslim's level of faith in Allah SWT (Antonio, 2001). In practice, traders are allowed to seek profit, but the main orientation in Islam is not the accumulation of profit, but blessings (barakah) in business. Unfortunately, in social reality, there are still many despicable practices in the business world, such as fraud, bribery, perjury, and usury, which indicate the weak application of these ethical values. Therefore, Islamic ethical boundaries exist as normative guidelines that affirm the legality of muamalah activities and social justice. (Al-Qardawi, 1995)

Several previous studies have shown that Islamic marketing ethical values are often indirectly applied by traditional traders even though they do not formally understand the concept of sharia. Taufiq (2019), in his study of traders at Cibaduyut Market, Bandung, found that values such as honesty, responsibility, and customer satisfaction are practised out of religious motivation, not merely administrative compliance. Maulana and Haryono

(2020) also showed that business ethics practices by traders in traditional markets in Surakarta are more cultural in nature and passed down from generation to generation, although they have not been systematically integrated into the Sharia framework. Rohman (2018) emphasised that the application of Islamic values such as honesty and not manipulating prices actually increases consumer loyalty to small traders in the market. More broadly, Alserhan (2010) in the *Journal of Islamic Marketing* underlines that Islamic marketing must cover the entire business process from intention, production, to promotion, all of which must comply with halal and ethical principles.

Behaviour in business or trade activities is also inseparable from the role of moral and ethical values. Therefore, it is very important for business actors to integrate ethical principles into their business practices. As public awareness of the importance of ethics in the business world increases, more and more parties are emphasising the need to incorporate moral aspects into business decision-making. Islam, as a comprehensive religion, regulates all aspects of life, including economics and business. (Bagir, 2010)

In this context, the Cahaya Bumi Selamat Market in Banjar Regency is an interesting case study because it offers a modern traditional market model that seeks to integrate Sharia principles into everyday economic practices. This market is known for providing ease of trading without burdensome administrative requirements, while still implementing supervision based on Islamic values such as justice, honesty, and openness. This uniqueness applies not only to Muslim traders but also universally, including non-Muslim traders. However, the extent to which these values are internalised by traders, especially handicraft traders, is still unclear. Whether they implement these principles out of spiritual awareness or because of system requirements is the main question that drives this research.

Thus, this research is important both theoretically and practically. Theoretically, this research enriches the literature on the application of Islamic marketing ethics at the micro level (traditional markets), particularly in the handicraft merchant community. Practically, the findings of this study can be used as a basis for developing a system for empowering traders based on spiritual values and Islamic ethics. In addition, the results are expected to serve as a model for the development of ethical traditional markets in other areas, in line with the increasing awareness of Muslims of the importance of an economy that is not only productive but also blessed and fair.

Research Methods

This type of research uses field research methods that emphasise the collection of data directly from the location where economic activities take place. A descriptive-qualitative approach was chosen because it allows researchers to understand the complex social reality holistically and deeply, as well as to explore the meaning behind the behaviour of market actors (Gunawan, 2013).

Through this approach, the author emphasises the narratives, expressions, language, and cultural context that accompany the economic practices of the local community. The main objective is to explore, interpret, and clarify how Islamic ethical values such as honesty, justice, responsibility, and simplicity are applied in the daily marketing practices of traders (Ghoni, 2012). **Data Collection Techniques** This study uses primary data obtained directly from the research subjects, namely artisan traders at the Cahaya Bumi Selamat Market in

Banjar Regency. Qualitative research was conducted using data collection methods such as observation, interviews, and documentation (Ruslan, 2008).

The collected data will be analysed using interactive qualitative analysis. This technique involves three main stages: 1) Data Reduction; The process of sorting, summarising, and simplifying data from interviews, observations, and documentation to make it more focused and relevant. 2) Data Presentation; Organising information in the form of descriptive narratives, simple tables, or models that illustrate patterns of Islamic marketing ethics practices. 3) Drawing Conclusions; Interpreting the data comprehensively to find meanings, patterns, and important findings related to the research questions and objectives.

Results

Based on the results of interviews conducted by the author with seven handicraft traders at Cahaya Bumi Selamat Market in Banjar Regency regarding the implementation of Islamic marketing ethics, the traders stated that the values of Islamic marketing ethics can be applied. As stated by Mr Hajiman in marketing his merchandise, he said:

“I always try to be honest in selling these handicrafts. If there are defects or shortcomings, I let them know; I don't hide them. If a buyer is disappointed, I accept the return of the goods. The important thing is that customers trust me.”

Additionally, Mr. H. Jantera, a crafts merchant at Kalimantan Rotan shop, stated:

“Honesty in business is not just a requirement, but an obligation. If there are defects, I will exchange the items because the production process is done directly. We must uphold our trust because this is also a blessing from Allah.”

Furthermore, according to Ahmadi, he explained that the aspect of honesty in conducting marketing is very important, namely:

“I must have an honest attitude, because that is what makes customers trust us and come back. Even before the goods arrive at the shop, I check them first with the craftsmen. So, God willing, I maintain the quality and authenticity of my goods. I firmly believe that if we are honest, every business we run will be blessed, and this is proven by the fact that I was able to go on the Hajj pilgrimage from the results of my business.”

In addition to honesty, merchants also ensure transparency in the products they market. As stated by Mr. Wahyudin:

“Since my customers are mostly regulars, I ensure the quality is maintained. I am always ready to address any complaints, such as defective items, by offering exchanges or finding alternative solutions. The most important thing is that they are satisfied and trust me.”

The same sentiment was shared by Rahmin:

“I never make promises or swear when selling. If the goods are defective and were damaged from the start, I take responsibility. But the agreement must be clear from the beginning.”

The merchants also mentioned the agreement made before the handover of goods. As stated by Mr Najib:

“So I always speak honestly. If I lie, the blessings I receive will be deemed haram. If there are complaints, I accept them. Whether it’s an exchange or a refund, I’m prepared.”

Similarly, as stated by Mahmud:

“I always convey the specifications of the goods as they are. I don’t exaggerate when selling. If there is an agreement at the beginning, and the buyer wants to return the goods, I accept it. The important thing is that it is clear from the beginning.”

Based on the results of the author’s interviews, each of the above quotes reflects the core values of Islamic marketing ethics. Honesty is the most dominant principle in the marketing practices of these merchants. All informants stated emphatically that they do not hide the flaws of the goods and always describe the condition of the products as they are.

Furthermore, to ensure the validity of the data in this qualitative study, the researcher conducted passive participatory observation, namely by being present in the market environment as an observer without being directly involved in buying and selling activities. This was done so that the researcher could witness the interactions between traders and consumers naturally, so that the data obtained reflected the actual reality. Observations were conducted periodically over several days during busy and quiet hours to see the consistency of traders' behaviour in different situations. The focus of the observation was on the implementation of Islamic marketing ethical values such as honesty, trustworthiness, openness, product quality, and religious motivation.

In practice, traders demonstrated honesty in explaining product conditions, did not hide product defects, and were willing to accept product exchanges as a form of responsibility. Some traders also showed consumers the craft-making process directly to avoid ambiguity (gharar). In addition, quality checks were carried out before goods were sold, reflecting a commitment to customer satisfaction. Observations also show that religious values are the main motivation for conducting business ethically. Thus, the observations reinforce the finding that the trading practices of merchants in this market reflect the principles of Islamic marketing ethics.

Discussion

Marketing ethics in the Islamic perspective has a very strong normative foundation, which is not only limited to commercial transactions, but also involves morals, social responsibility, and the values of monotheism (tauhid) (Mufidah, 2025). In the Qur'an, Allah SWT says:

..... ۞ وَأَوْفُوا الْكَيْلَ وَالْمِيزَانَ بِالْقِسْطِ لَا تُكَلِّفُ نَفْسًا إِلَّا وُسْعَهَا.....

“And fulfil the measure and the balance with justice. We do not burden any soul beyond its capacity.” (QS. Al-An'am: 152)

Islamic marketing ethics also emphasise the values of honesty (ṣidq), trustworthiness, avoiding deception or gharar, and upholding justice and responsibility towards consumers (Hafizhoh, 2023). Based on research conducted on seven handicraft traders at the Cahaya

Bumi Selamat (CBS) Market, it was found that these values have been widely implemented in daily trading practices, both consciously as a form of worship and as a strategy to build consumer trust.

1. Honesty (Şidq) as the Main Foundation

Honesty is a core value in Islamic marketing, and this is reflected in the practices of all informants. Traders do not manipulate information, do not hide product defects, and describe products according to their condition. For example, H. Jantera stated that "honesty in trading is an obligation, not just a necessity." This view is in accordance with the hadith of the Prophet Muhammad SAW: "Honest and trustworthy traders will be with the prophets, the honest, and the martyrs." (HR. Tirmidzi)

This is also supported by observations, which show that almost all traders exhibit honest behaviour in trading. They describe the condition of goods truthfully, do not hide product defects, and are open to consumer questions. This is validated by the consistency between their statements during interviews and their behaviour during observations. For example, when a consumer asked about the origin of rattan raw materials, the merchant indicated the region of origin while mentioning the strength and durability of the product.

In the context of marketing, honesty is an important aspect that shapes consumer trust. Trust is a vital social capital in business continuity, especially in traditional markets that rely heavily on personal relationships between market participants (Agustin, 2025).

2. Trustworthiness and Moral Responsibility

Trustworthiness in Islamic marketing does not only mean safeguarding entrusted goods, but also being responsible for the goods sold and the consumer experience (Iqbal, 2022). Traders at CBS Market, such as Hajiman and H. Ahmadi, demonstrate their commitment to social and moral responsibility by accepting returns or exchanges if customers are dissatisfied. Ahmad Rahmin even adds a documentation requirement as a form of accountability, which demonstrates legal clarity in his trading practices. In observing the transaction process, it was found that traders do not simply sell goods and then relinquish responsibility, but are willing to exchange or repair products if there are complaints from consumers. They also demonstrate a responsible attitude towards service, such as serving customers politely, providing additional information, and treating all types of consumers fairly.

This practice is in line with the principle of al-'adl (justice) in muamalah, which states that producers or merchants must give consumers their rights proportionally. Islam encourages business people to not only seek profit, but also uphold justice and responsibility towards fellow human beings (Mardani, 2015).

3. Avoiding Gharar and Product Transparency

Gharar in transactions is strictly prohibited in Islam because it contains elements of uncertainty and potential fraud. The findings show that traders are committed to transparency, as demonstrated by H. Jantera, who shows the rattan weaving production process directly to customers. This practice not only avoids gharar but also strengthens trust and the authenticity of the handicraft products they sell. Based on observations, merchants actively demonstrate their goods, show the production process, and even allow consumers to hold and inspect the goods before purchasing. There were no attempts to cover up deficiencies or deceive

customers, which indicates compliance with the principle of transparency. This signifies that this ethic is not only believed in but also manifested in actual behaviour.

According to Yusuf al-Qaradawi (1995), gharar can be avoided through honest explanations, product demonstrations, and not covering up product flaws. Even in the digital age, this principle remains relevant as the basis for fair business ethics (Nurinayah, 2023).

4. Maintaining Product Quality and Customer Satisfaction

Maintaining product quality reflects the principle of ihsan (doing one's best) in Islam (Ratih, 2020). Many traders, such as Wahyudin and Najib, stated that they check the quality of their products before delivering them to customers. This not only shows their attention to the products, but also their intention to maintain their reputation and business continuity. Observations show that merchants conduct quality control directly before goods are displayed or packaged. Some merchants are even seen rearranging products that are considered unsuitable for display. This attention to detail and concern for quality is a tangible implementation of the principle of ihsan in Islamic marketing ethics.

Customer satisfaction in Islam is not only considered a short-term benefit but also a means of obtaining barakah (blessings). In this regard, Islamic marketing ethics are not only related to systems but also involve spiritual aspects (Melania, 2022).

5. Religious Values as the Basis of Marketing Ethics

An interesting finding in this study is that religious motivation is the main driver in the implementation of Islamic marketing ethics. Traders do not only carry out business activities as an effort to seek material profits, but they also interpret it as part of their devotion to Allah SWT. This indicates that spiritual or transcendental motivation is the foundation for shaping ethical and responsible business behaviour.

The most dominant element observed was the presence of religious symbols integrated into commercial activities, such as reciting the basmalah before transactions, quoting verses or hadiths in business premises, and conveying spiritual motivation to customers. In addition, the traders' communication style reflected Islamic values oriented towards blessings. These findings prove that Islamic marketing ethics are not merely a theory, but part of a deep religious consciousness and belief.

Moreover, this religious motivation becomes an internal driving force (intrinsic motivation) that is far stronger and more sustainable than external incentives alone. In this context, marketing ethics are not practised because of regulations or external controls, but stem from internal beliefs and awareness as a form of accountability to God. This concept is known in Islam as taqwa, which is spiritual awareness that encourages a person to always do the right thing even when not monitored by humans (Ghafur, 2018).

This study found that religious motivation is a major factor in the implementation of Islamic marketing ethics by traders at the Cahaya Bumi Selamat (CBS) Market in Banjar Regency. Values such as honesty (sidq), maintaining product quality (ihsan), not deceiving consumers (tadlis), and an orientation towards blessings (barakah) are put into practice in buying and selling activities. Traders do not only trade for worldly gains, but also as a form of worship and obedience to Allah SWT. These findings are in line with research by Fatmawati and Kusuma (2022) in the

Traditional Market of Gresik Regency, which also shows that traders apply the principles of Islamic marketing ethics such as honesty, openness, and good service because they are driven by religious understanding. However, Fatmawati's research emphasises that the application of these values is not yet comprehensive and is still situational, depending on the level of education and religious awareness of each trader (Fatmawati, 2022). Meanwhile, research by Mulyadi (2020) at Tanah Abang Market concluded that Islamic marketing ethics are influenced by three main factors: social environment, individual awareness, and market regulations. In this study, although most traders claimed to apply Islamic principles, practices such as excessive bargaining, exaggerated claims about product quality, and a lack of price transparency were still commonly found. This contrasts with the results of research at the Cahaya Bumi Selamat Market in Banjar Regency (CBS), where internal controls in the form of fear of sin and belief in blessings were the main drivers of ethical behaviour, rather than external pressure or market supervision. Furthermore, research by Amelia and Lestari (2021) on Muslim traders at Beringharjo Market, Yogyakarta, shows that most traders do apply Islamic values in their business activities, but their motivation is more related to reputation and customer loyalty, not solely because of worship aspects. This indicates that the findings at Cahaya Bumi Selamat (CBS) Market in Banjar Regency highlight a more prominent focus on the hereafter as the basis for marketing ethics.

Thus, the original contribution of this study lies in its emphasis that internal religious motivation is more dominant than external factors. This reinforces the argument that spiritual values such as *ihsan* and *barakah* can shape ethical business behaviour, even in traditional markets that are relatively free from formal regulation. The existence of such religious motivation encourages traders to apply Islamic marketing ethics in practice. This confirms that spiritual values can be the foundation for shaping honest and responsible business behaviour. The practical implication is that a religious approach can be used as a strategy for empowering traditional markets.

The author also acknowledges that this study has limitations, namely that it was only conducted in one location, namely the Cahaya Bumi Selamat Market in Banjar Regency, with a limited number of informants. This limits the generalisation of the research results. In addition, the influence of external factors such as the role of the government or religious institutions in supporting Islamic marketing ethics has not been analysed in depth. For further research, it is recommended that studies be conducted in various other traditional markets to obtain a more comprehensive and comparable picture between regions. Quantitative or mixed methods approaches also need to be used so that the results are more measurable and the generalisation is stronger. In addition, it is necessary to examine the external role of the government, market managers, and religious institutions in shaping the business ethics of traders. Gender-based or generational studies are also important to understand the dynamics of applying Islamic marketing ethics in a broader context.

Conclusion

Based on the results of the presentation and discussion by the author, it can be concluded that this study shows that religious motivation is the main basis for the application of Islamic marketing ethics by handicraft traders in the Cahaya Bumi Selamat Market, Banjar Regency. Values such as honesty, responsibility, maintaining quality, and customer

satisfaction are carried out as part of worship, not merely as a business strategy. The objective of the study to explore the practice of Islamic marketing ethics has been achieved, with the finding that traders are able to internalise Islamic principles in economic activities even without a formal theoretical understanding. This research is important because it proves that spiritual values can shape ethical and sustainable trading behaviour. These findings contribute to the development of locally-based and spirituality-based Islamic economic studies, as well as opening up opportunities for a more holistic and civilised empowerment approach.

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