

ANALYSIS OF BUSINESS ETHICS AMONG FOOD MICRO, SMALL, AND MEDIUM ENTERPRISES FROM A SHARIA PERSPECTIVE

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Abstrak: Penelitian ini dilatarbelakangi oleh adanya kesenjangan antara konsep normatif etika bisnis Islam dalam fikih muamalah dengan praktik empiris di tingkat Usaha Mikro, Kecil, dan Menengah, khususnya pada sektor makanan yang memiliki dinamika ekonomi tinggi. Dalam praktiknya, tidak semua pelaku usaha mampu mengimplementasikan nilai-nilai syariah secara konsisten akibat tekanan pasar dan keterbatasan sumber daya. Oleh karena itu, penelitian ini bertujuan untuk menganalisis penerapan etika jual beli syariah, mengukur tingkat kesesuaiannya dengan prinsip-prinsip muamalah, serta mengidentifikasi faktor-faktor yang memengaruhi perilaku ekonomi pelaku Usaha Mikro, Kecil, dan Menengah di Jalan Sindang Sari, Cileunyi Wetan. Penelitian menggunakan pendekatan kualitatif dengan strategi studi kasus. Data dikumpulkan melalui observasi, wawancara mendalam, dan dokumentasi, kemudian dianalisis menggunakan model interaktif Miles dan Huberman. Hasil penelitian menunjukkan bahwa sebagian besar pelaku Usaha Mikro, Kecil, dan Menengah telah menerapkan prinsip kejujuran (*shiddiq*), transparansi (*tabligh*), tanggung jawab (*amanah*), serta keadilan harga yang mengacu pada harga pasar, meskipun masih terdapat variasi dalam aspek transparansi bahan baku. Temuan ini menegaskan bahwa etika bisnis syariah tidak hanya bersifat normatif, tetapi juga berfungsi sebagai modal sosial dalam membangun kepercayaan dan keberlanjutan usaha. Implikasinya, diperlukan penguatan literasi ekonomi syariah dan standarisasi transparansi produk untuk meningkatkan kualitas praktik bisnis Usaha Mikro, Kecil, dan Menengah.

Kata Kunci: Etika Jual Beli, Usaha Mikro Kecil Menengah, Ekonomi Syariah

Abstract: This study is motivated by the gap between the normative concepts of Islamic business ethics in *fiqh muamalah* and their empirical implementation at the level of Micro, Small, and Medium Enterprises, particularly in the food sector, which is characterized by high economic dynamics. In practice, not all business actors are able to consistently implement Sharia values due to market pressures and limited resources. Therefore, this study aims to analyze the implementation of Sharia-based trading ethics, assess its conformity with the principles of *muamalah*, and identify the factors influencing the economic behavior of Micro, Small, and Medium Enterprise actors on Jalan Sindang Sari, Cileunyi Wetan. This research employs a qualitative approach using a case study strategy. Data were collected through observation, in-depth interviews, and documentation, and were analyzed using the interactive model of Miles and Huberman. The findings indicate that most Micro, Small, and Medium Enterprise actors have implemented the principles of honesty (*shiddiq*), transparency (*tabligh*), responsibility (*amanah*), and price fairness based on market standards, although variations remain in the transparency of raw material information. These findings affirm that Sharia business ethics are not merely normative but also function as social capital in fostering trust and business sustainability. The implication is the need to strengthen Sharia economic literacy and standardize product transparency to improve the quality of business practices among Micro, Small, and Medium Enterprises.

Keywords: Trading Ethics, Micro Small Medium Enterprises, Sharia Economics

INTRODUCTION

Commercial activities in Islam are an integral part of muamalah, which possesses both normative and ethical dimensions. Islam not only regulates rituals of worship but also provides comprehensive guidelines for economic relations so that every transaction is grounded in moral values such as honesty, justice, trustworthiness, and transparency. This aligns with Allah's command in the Qur'an, Surah An-Nisa [4]: 29, which states:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَن تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful.

This verse emphasizes that the validity of a transaction lies not only in the exchange of goods but also in the aspect of mutual consent and the absence of oppression. From the perspective of Islamic commercial jurisprudence (*fiqh al-muamalah*), buying and selling must be free from *gharar* (uncertainty), *riba* (usury), fraud, and deception regarding the quality of goods (Ramadhanti, 2024).

Islam views trade as a means of worship in which businesspeople are required not only to pursue material profit but also the greater good through transparency. The Prophet Muhammad said in a hadith narrated by Tirmidhi: “*The honest and trustworthy merchant will be with the Prophets, the truthful ones, and those who died as martyrs.*” This hadith grants a noble status to merchants who uphold integrity, while actions that exploit

others through usury (*riba*) or uncertainty (*gharar*) are deemed to disrupt economic balance. Through the principles of *Maqasid al-Shariah*, economic activities must uphold the public interest (*al-maslahah*) and protect the community's wealth so that it circulates fairly and brings blessings.

In the context of community economic development, Micro, Small, and Medium Enterprises play a strategic role as drivers of the local economy because they can create jobs, increase community income, and strengthen regional economic self-reliance (Antonio, 2021; Tambunan, 2019). However, an initial case study of food Micro, Small, and Medium Enterprises operators on Sindang Sari Street revealed a rather contradictory phenomenon. Based on field observations, the researcher found that although the majority of vendors have applied the principle of mutual benefit, there are still practices that disregard transparency, such as concealing defects in food products or using raw materials whose quality is not honestly disclosed to consumers. The research results indicate that only some business ethics principles are applied by Micro, Small, and Medium Enterprises, while others remain unimplemented because business operators remain more focused on the economic aspects of their operations (Febriyanthi & Mujiatun, 2024).

Although studies on Islamic business ethics continue to evolve—particularly in the fields of muamalah *fiqh* and trade ethics—empirical research specifically examining the implementation of Sharia-compliant buying and selling practices among Micro, Small, and Medium Enterprises in the food sector at the local level remains very limited. Most previous

studies tend to be normative-conceptual in nature, emphasizing the ideal principles of Sharia such as honesty, justice, and transparency, without being balanced by an in-depth analysis of actual practices in the field. Consequently, there is a tendency for the concept of Islamic business ethics to be understood as an ideal framework that is difficult to verify within complex and dynamic socio-economic contexts (Tambunan, 2021; Umamy et al., 2025).

The primary gap in this research lies in the scarcity of studies examining how these ethical values are internalized, negotiated, or even distorted in the daily practices of Micro, Small, and Medium Enterprises, particularly in the food sector, which is characterized by its fast-paced, competitive nature and reliance on consumer trust. Furthermore, there remains a scarcity of research that comprehensively links Sharia normative values with contextual factors such as economic pressures, business competition, and the religious literacy levels of business operators.

Therefore, an empirical approach is needed that not only describes the alignment of practices with theory but also uncovers the dynamics, challenges, and potential discrepancies occurring in the field. Thus, this study aims to address this gap through a contextual analysis that connects the normative construction of Islamic business ethics with the realities of local economic practices in a more comprehensive and critical manner.

A gap is also evident in the limited number of studies examining the extent to which these values are actually implemented within concrete socio-economic contexts, particularly in the informal sector such as the

food-related Micro, Small, and Medium Enterprises. Furthermore, there has been little research examining the potential for deviation, compromise, or adaptation of Sharia values due to economic pressures, market competition, and resource constraints faced by business actors.

The conditions on Jalan Sindang Sari, Cileunyi Wetan—a strategic area with high economic dynamism, primarily due to the interaction between students and the local community—serve as a crucial locus to address this gap. Therefore, this study aims to bridge the relationship between the normative construction of Islamic business ethics and the empirical reality of muamalah practices at the grassroots level.

This study aims to analyze the application of Sharia-compliant business ethics, assess its alignment with the principles of *shiddiq*, *tabligh*, and fair pricing, and identify the factors influencing the economic behavior of Micro, Small, and Medium Enterprises. The results of this study are expected to provide an academic contribution to the development of muamalah studies while also serving as practical recommendations for business actors and local policymakers in Bandung Regency in realizing professional economic activities that bring blessings.

More specifically, the contribution of this research lies in its effort to bridge the normative approach in Islamic business ethics with empirical reality through contextual field-data-based analysis. This research also strengthens the analytical framework of Islamic business ethics by integrating prophetic values as operational indicators in evaluating economic practices. Furthermore,

the findings of this study are expected to enrich the literature on the implementation of maqasid al-sharia in the microeconomic sector, as well as provide a perspective that Sharia business ethics are not merely ideal-normative but also adaptive to local social and economic dynamics.

The novelty of this research lies in its integrative approach between theological values and empirical analysis, operationalized through concrete indicators at the Micro, Small, and Medium Enterprise practice level. This study not only examines normative compliance but also uncovers the dynamics of adaptation, negotiation, and potential ethical deviations within the microeconomic context. Thus, this study offers a more applicable, contextual, and relevant model for analyzing Islamic business ethics in critically interpreting the economic realities of society.

METHOD

The interpretive paradigm in this study serves as the epistemological foundation for understanding how Micro, Small, and Medium Enterprises interpret and internalize the ethical values of Sharia-compliant commerce in their daily practices. This approach was chosen because the study not only seeks to confirm the alignment of practices with the norms of fiqh al-muamalah but also to explore the dynamics, negotiations, and potential deviations that occur within a real-world socio-economic context. Therefore, the research strategy employed is a qualitative case study, which allows for an in-depth exploration of the phenomenon within a specific context: food-related Micro, Small, and Medium Enterprises on Jalan Sindang Sari, Cileunyi Wetan.

The study population included all micro, small, and medium-sized enterprises in the food sector in that location. Informants were selected using a purposive sampling technique based on the following criteria: (1) businesses that had been operating for at least one year, (2) businesses that had direct interaction with consumers, and (3) businesses willing to provide information openly. To enhance data depth, this study involved a number of key informants comprising Micro, Small, and Medium Enterprises in the food sector (approximately 8–10 people) and consumers (approximately 4–5 people) until data saturation was reached. Additionally, variations in business types (main meals, beverages, snacks) were considered to obtain a more comprehensive picture.

Data collection was conducted through limited participatory observation, semi-structured in-depth interviews, and a document review. Observations were conducted in person over a specific period to observe transaction practices, price transparency, and seller-buyer interactions. Interviews were conducted using a guide developed based on indicators of Islamic business ethics, such as *shiddiq* (honesty), *amanah* (responsibility), *tabligh* (transparency), and price fairness. Documentation included field notes, photographs, and other supporting documents.

Data analysis utilized the Miles and Huberman interactive model, which encompasses the processes of data reduction, data presentation, and drawing conclusions. The analysis process was conducted through the stages of open coding, thematic categorization, and interpretation by relating

empirical findings to the theoretical framework of Islamic business ethics and maqasid al-sharia. To minimize subjective bias, the researcher also engaged in self-reflection (*reflexivity*) throughout the research process.

Data validity was ensured through source triangulation, methodological triangulation, and member checking with informants. Additionally, an audit trail was maintained by systematically documenting the entire research process. This approach is expected to yield findings that are not only methodologically credible but also sensitive to the complexities of social reality in the practice of sharia-compliant trade ethics at the micro, small, and medium enterprise level.

RESULTS AND DISCUSSION

Based on observations of food Micro, Small, and Medium Enterprises operators on Sindang Sari Street, it was found that the majority of business operators have naturally applied the basic principles of sharia trade. Transactions are conducted in cash, where the clarity of the goods (*mabi'*)—specifically ready-to-eat food—and the price (*thaman*) are agreed upon upfront without coercion. This practice demonstrates an effort to fulfill the moral aspects of muamalah, as emphasized by Annisa (2024), who states that economic transactions in Islam are considered valid if grounded in the values of openness and mutual consent between the seller and the buyer.

However, the researcher found variations in the provision of information regarding raw materials and product quality among merchants. Most Micro, Small, and Medium Enterprises have made efforts to demonstrate transparency by displaying price labels and providing verbal product

descriptions to consumers. Nevertheless, there are still some business operators who have not explicitly explained the quality of the raw materials used in their products. This situation indicates that transparency practices in business operations have not yet been fully and comprehensively implemented. This aligns with research findings showing that, in practice, many Micro, Small, and Medium Enterprises have not fully applied Islamic business ethics values such as honesty, openness of information, and responsibility toward consumers in their daily business operations. Some business operators still focus on profit and business sustainability, so that social responsibility and the application of Islamic ethical values have not become top priorities in daily business operations. This situation highlights the importance of strengthening the understanding of Islamic business ethics so that business activities are not only profit-oriented but also grounded in the values of honesty, justice, and social responsibility when interacting with consumers (El-Yusufi, 2024; Febriyanthi & Mujiatun, 2024; Ramadhanti, 2024).

Overall, the conditions on the ground along Sindang Sari Street reflect a dynamic local economic ecosystem that nevertheless strives to uphold ethical standards. Although there are challenges in standardizing product quality information, the commitment of Micro, Small, and Medium Enterprises to avoid fraudulent practices regarding measurements and weights serves as a positive indicator of the implementation of Islamic business ethics. This finding reinforces the theory that Micro, Small, and Medium Enterprises play a strategic role as a direct medium for Islamic

economic education in society. From an Islamic economic perspective, business activities are not solely profit-oriented but also embody moral values such as honesty, trustworthiness, justice, and social responsibility, which form the foundation of every economic transaction (Idris, 2025). These values function as social capital capable of strengthening public trust and ensuring the sustainability and resilience of the local economy.

To clarify the relationship between empirical findings in the field and the theoretical framework of Islamic business ethics—particularly those grounded in prophetic values—a systematic and structured presentation is required. This approach aims not only to describe existing practices but also to analyze their alignment with normative indicators in Islamic commercial jurisprudence (*fiqh muamalah*). Therefore, a tabular presentation is used as an analytical tool to align ideal concepts with the economic

practices carried out by Micro, Small, and Medium Enterprise actors.

Through these tables, each core principle of Islamic business ethics—such as *shiddiq* (honesty), *amanah* (trustworthiness), *tabligh* (transparency), and *fathanah* (wisdom)—is mapped onto more operational Sharia indicators, thereby enabling an evaluation of the practices observed in the field. Thus, the analysis does not stop at the descriptive level but moves toward an evaluative-critical perspective to determine whether these values are truly internalized or merely symbolic.

Additionally, this table serves to identify gaps between theory and practice, as well as to facilitate analysis of the factors influencing the level of implementation of these ethical principles. Through this approach, the study is expected to provide a more comprehensive, systematic, and analytical overview of the application of Islamic business ethics in the context of local-level food-related Micro, Small, and Medium Enterprises.

Table 1. Analysis of the Implementation of Islamic Business Ethics in Micro, Small, and Medium Enterprises

Ethical Principles	Sharia Indicators	Field Findings	Analysis of Sharia Economic Law
<i>Shiddiq</i> (Honesty)	Do not conceal product defects and be honest in measurements.	Micro, small, and medium enterprises honestly disclose ingredients and maintain consistent portions.	In accordance with the principle prohibiting <i>tadlis</i> (fraud) and maintaining consumer trust.
<i>Amanah</i> (Responsibility)	Maintaining product quality and halal status.	Using halal-certified raw materials and maintaining the cleanliness of food processing facilities.	Fulfilling the <i>Maqasid al-Shariah</i> aspect of protecting life (<i>hifz an-nafs</i>) through the consumption of <i>thayyiban</i> .
<i>Tabligh</i> (Transparency)	Clear pricing and promotional information.	Posting a clear price list on the stall/display so that no prices are hidden.	Avoiding <i>gharar</i> (uncertainty) in pricing, so that the contract is <i>valid</i> .
<i>Fathanah</i> (Wisdom)	Product innovation and excellent service.	Business owners maintain fresh inventory and deliver friendly service to ensure customer satisfaction.	This is a form of implementing the value of <i>Ihsan</i> in business for business sustainability.

The application of the principles of *Shiddiq* (honesty) and *Tabligh* (transparency) among Micro, Small, and Medium Enterprises on Sindang Sari Street is realized through open disclosure of product information and pricing. Merchants actively inform customers about the condition of food items—both in terms of taste and composition—to avoid practices of *tadlis* or fraud that could harm consumers. This aligns with the principle articulated by Annisa (2024), that price transparency through the display of clear price lists serves as a preventive measure to eliminate the element of *gharar* (uncertainty). With the clarity of the product and price established at the outset of the transaction, the transaction meets the valid conditions of a sale and purchase agreement, thereby fostering a sense of security for customers when consuming products from these Micro, Small, and Medium Enterprises.

Furthermore, the dimensions of *amanah* (responsibility) and *fathanah* (wisdom) are evident in business owners' efforts to maintain halal quality and professionalism in serving consumers as a form of implementing the Islamic business ethics value of *ihsan*. Micro, Small, and Medium Enterprise operators demonstrate moral responsibility by selecting raw materials that are *thayyib* (good) and halal, which constitutes the implementation of the *maqasid al-syariah*—the objective of protecting property and life. As explained by Mohammad (Dallah, 2025; Irawan et al., 2021), the integration of ethics is not merely an add-on but the foundation for Micro, Small, and Medium Enterprises to fulfill

their social responsibilities. The wisdom or *Fathanah* of merchants in managing inventory to keep goods fresh and providing fair service to all segments of society without discrimination demonstrates that business practices in this region have sought to harmonize material profit targets with the attainment of blessings in accordance with Islamic teachings (Ma'ruf et al., 2023; Mufida et al., 2024).

Application of the Principles of Honesty (*Shiddiq*) and Transparency (*Tabligh*)

The application of the *Shiddiq* principle in food-related Micro, Small, and Medium Enterprises (MSMEs) on Sindang Sari Street indicates that honesty has evolved from a mere moral obligation into a business survival strategy. Based on interview results, the vendors fully recognize that reputation is the primary asset within a local market ecosystem dominated by students and nearby residents. One informant stated that using fresh ingredients and consistent portions is key to maintaining customer loyalty. This was emphasized by Informant 1, a fried rice vendor, who stated that honesty is the foundation of trust: “If the ingredients aren't very good, I usually tell the customer. So they know and don't feel deceived.” This practice directly embodies the theory of *muamalah* ethics, which emphasizes that honesty in explaining the condition of the subject of a contract brings blessings (*barakah*), in accordance with the hadith of the Prophet Muhammad stating that the blessing of buying and selling lies in transparency (*al-bayan*). In line with Annisa's (2024) perspective, honesty here

serves as an instrument to eliminate the element of *tadlis* (deception) that can undermine the validity of the contract. This awareness is further reinforced by Informant 4, a fried chicken vendor who believes in the connection between ethics and the continuity of one's livelihood: "If we are honest and do not cheat, customers will return. I believe that one's livelihood is already predetermined, so there is no need to take excessive profits."

Regarding transparency (*Tabligh*), Micro, Small, and Medium Enterprise operators in the study area tend to be open about pricing and product composition. Field findings show that transparency is practiced by displaying clear price lists and providing honest information if there are ingredients with declining quality. Based on interview results, customers feel valued when sellers are open about the quality of the food they sell. This confirms the argument by Irawan et al. (2021) that transparency is not merely about numbers but a form of moral responsibility by business operators toward consumer rights. By practicing openness, Micro, Small, and Medium Enterprises on Sindang Sari Street have minimized the potential for *gharar* (uncertainty) in transactions, thereby fostering fair economic relationships aligned with the principles of Islamic economics that prioritize the common good.

The application of the *Shiddiq* principle in food-related Micro, Small, and Medium Enterprises on Sindang Sari Street demonstrates that honesty has transformed from a mere moral obligation into a *business survival* strategy. Based on interview results,

the merchants fully realize that reputation is the primary asset in a local market ecosystem dominated by students and nearby residents. The use of fresh raw materials and consistent portion sizes is the key to maintaining customer loyalty. This practice directly implements the theory of *muamalah* ethics, which emphasizes that honesty in explaining the conditions of a contractual agreement brings blessings (*barakah*), in accordance with the Prophet Muhammad's hadith regarding transparency (*al-bayan*). In line with the thinking of Samsidar et al. (2024), honesty here serves as a vital instrument to eliminate elements of *tadlis* (fraud) that could undermine the validity of the sales contract.

Regarding transparency (*Tabligh*), Micro, Small, and Medium Enterprise operators in the study area tend to be open about pricing and product composition. Field findings indicate that transparency is practiced by displaying clear price lists and providing honest information regarding fluctuations in raw material quality. Informant 1 explained this mechanism: "Food prices are set based on raw material costs and market prices, and prices are always listed on the menu so that buyers know the price before making a purchase." On the other hand, transparency also includes educating customers about product portions, as demonstrated by Informant 5, a beverage vendor, to avoid misunderstandings: "I usually explain the glass size and price so customers don't get confused." Based on interview results, customers feel valued and have high trust when sellers are open about the

specifications of the food they sell. Consumer 1, a student, confirmed this: “Yes, there’s usually a price list on the cart or you can ask the seller directly.” This indicates that price transparency provides a sense of security for them. This confirms Mohammad’s argument(2025) that transparency is not merely a matter of numbers, but a manifestation of business operators’ moral responsibility toward consumer rights. By practicing openness, Micro, Small, and Medium Enterprises have minimized the potential for *gharar* (uncertainty) in transactions, thereby creating fair economic relationships that align with the principle of the common good.

Furthermore, the application of the principle of *Amanah* is reflected in the consistency of Micro, Small, and Medium Enterprises in ensuring the halal status and cleanliness (*thayyiban*) of food products. Informant 2, a seller of ayam geprek, emphasized the importance of ingredient quality: “I always ensure the chicken I purchase is fresh from my regular supplier because maintaining the quality of raw materials is part of the amanah.” The sellers understand that maintaining product quality is not merely about health standards, but a form of accountability to Allah and consumers as the holders of the amanah. From an Islamic economics perspective, this is closely tied to the concept of safeguarding life (*hifz an-nafs*), which is part of *the Maqasid al-Syariah*. Consumer trust, maintained through this sense of amanah, fosters stability in the local market, where the risk of disputes between sellers and

buyers can be minimized through consistent integrity.

Beyond aspects of honesty and trustworthiness, the dimension of justice (*‘Adl*) in pricing emerged as a key finding on Jalan Sindang Sari. Micro, Small, and Medium Enterprise operators set reasonable profit margins without engaging in *ghabn fahish* (excessive profit-taking that causes harm). According to Consumer 1, this fairness is deeply felt: “In my opinion, the prices are quite reasonable, and sellers rarely reduce the portion.” This price fairness demonstrates a social awareness to remain accessible to the purchasing power of the local community, particularly students. Theoretically, this practice strengthens market equilibrium by pursuing not only economic profitability but also human values. This proves that Islamic business ethics can foster social harmony through transparent pricing mechanisms and healthy competition.

To conclude the analysis, the integration of the quality of *Fathanah* is evident in the wisdom of Micro, Small, and Medium Enterprise operators in managing business strategies that remain within the Sharia framework amidst intense digital and conventional competition. Informant 3, a beverage vendor, recognizes this, stating: “Competition is quite fierce, so I strive to maintain the quality of my drinks and provide friendly service to customers.” Additionally, to avoid consumer misunderstandings, he consciously provides detailed information. Their ability to blend religious values with operational efficiency demonstrates that Islamic ethics do not

hinder economic growth but rather serve as *an added value* for the business. Through the comprehensive practice of Sharia business ethics, Micro, Small, and Medium Enterprises on Sindang Sari Street not only serve as providers of food needs but also as a medium for “dakwah bil-hal” (preaching through action), educating the community on the importance of integrity in business dealings to foster sustainable economic well-being.

Price Justice and the Prohibition of *Ghabn*

In the price-setting mechanism, food Micro, Small, and Medium Enterprises on Sindang Sari Street demonstrate a high degree of consistency in using market prices (*si’rul mitsli*). Based on interviews with informants, the pricing of “food products” is determined by carefully considering the purchasing power of the local community—particularly students—as well as fluctuations in raw material costs. As explained by Informant 1, a fried rice vendor, prices are set to remain affordable while still covering operational costs, with these prices always listed on the menu to ensure transparency. This strategy is adopted to ensure that the profit margin obtained does not exceed reasonable limits. This aligns with the principle held by Informant 4, a fried chicken vendor, who believes that taking a reasonable profit is the key to blessings and business sustainability: “If we are honest and do not cheat, customers will come back. I believe that one’s livelihood is already predetermined, so there’s no need to take excessive profits.” Theoretically, this practice constitutes a form of implementing

price distribution justice that prevents *ghabn fahish*—that is, the extraction of excessive profits that exploit buyers’ ignorance or urgent needs. As stated by Annisa (2024), fairness in pricing is a primary prerequisite for ensuring the welfare of wealth and avoiding elements of injustice in sharia economic transactions. The commitment to maintaining quality without exploiting prices was also expressed by Informant 2, a fried chicken vendor who always ensures the chicken remains fresh from regular suppliers as a way of fulfilling a promise to customers.

Furthermore, field findings reveal that the intense competition among food vendors in the Cileunyi Wetan area indirectly creates a natural market oversight system. Vendors realize that setting non-competitive prices or prices above the average will lead to a loss of consumer trust and the migration of customers to competitors. Facing this dynamic, Informant 5, a beverage vendor, applies strategic wisdom (*fathanah*) while maintaining service ethics: “Competition is quite fierce, so I strive to maintain quality.”

This phenomenon creates a market ecosystem aligned with the principle of *antaradin* (mutual goodwill), where price agreements occur without any element of coercion (*ikrah*) or deception. The price fairness practiced by Micro, Small, and Medium Enterprises on Sindang Sari Street confirms the argument by Abdelzaher et al. (2019) that moral integrity in business—particularly regarding price fairness—serves as a cornerstone for Micro, Small, and Medium Enterprises to achieve business sustainability amidst competitive market dynamics.

Furthermore, transparency in providing information regarding portion sizes and food quality commensurate with the price paid demonstrates the social responsibility of these business operators. Informant 3, a beverage vendor, actively educates customers on portion sizes to avoid *gharar* by explaining the size of the glasses and their prices in detail. The validity of these merchants' ethical practices is directly confirmed by consumers. Consumer 1, a student, provided testimony reinforcing field observations regarding price transparency and fair portioning: "There's usually a price list... in my opinion, the portions are quite appropriate, and they rarely reduce the portions." In line with this, Consumer 2, a local resident, added that honesty and friendliness are the main reasons for their loyalty: "Usually, when asked about the ingredients or taste of the food, they explain it well, and the prices are also affordable." The results of interviews with consumers reinforce the fact that the prices offered by Micro, Small, and Medium Enterprises in the area are viewed as very rational and fair. This situation demonstrates that these trading practices have moved away from price *manipulation* or speculation that harms one party. From an Islamic economic perspective, the balance between the utility value of goods and their exchange value (price) reflects the principle of *maqasid al-sharia* in upholding economic justice for the broader community. Thus, the pricing practices on Sindang Sari Street represent an ethical and professional model of muamalah.

Analysis of Determinant Factors in the Implementation of Sharia Trading Ethics

The implementation of Sharia buying and selling ethics among micro, small, and medium-sized food businesses on Sindang Sari Street is not a singular phenomenon but rather the result of a dialectical interaction between individual internal motivations and structural pressures from the external environment. Sociologically and economically, this ethical practice is driven by three mutually reinforcing main pillars:

First, the Dimension of Religiosity and the Internalization of Tawhidic Consciousness. This factor is a fundamental determinant that serves as a moral compass for business owners. Based on in-depth interviews, merchants do not view commercial activities merely as a means of capital accumulation, but rather as a form of devotion or worship (*thalabul halal*). The awareness of God's presence in every transaction (*muraqabah*) creates an internal oversight mechanism far more effective than formal supervision. The belief that blessed sustenance can only be obtained through honest means drives them to consistently maintain the quantity and quality of raw materials even without market authority oversight. This aligns with Annisa's (2024) premise that a tauhid-based economic orientation shifts the business paradigm from *being merely profit-oriented to falah-oriented*, where success is measured through inner peace and the long-term sustainability of a business that is pleasing to Allah.

Second, the Construction of the Social Environment and Religious Cultural Control. The geographical location of Jalan Sindang

Sari in the Cileunyi Wetan area exerts a significant sociological influence on the economic behavior of Micro, Small, and Medium Enterprise operators. This area is characterized by a religious community with proximity to Islamic educational centers (*pesantren*), thereby fostering high standards of public ethics. This environment functions as an informal social control mechanism; merchants who engage in fraud face social sanctions in the form of reputational damage and economic isolation by the local community. Micro, Small, and Medium Enterprise operators recognize that maintaining a good reputation within the framework of Islamic morality is a prerequisite for acceptance by the local community. This phenomenon reinforces Nurhaeni and Ulfa's thesis that a healthy and religious social ecosystem can mitigate information asymmetry and transactional fraud, thereby internalizing Sharia values into daily market interactions (Nuhaeni et al., 2024; Ulfa & Nawawi, 2022).

Third, Economic Rationality within the Framework of Professional Competition. Strategically, the implementation of Sharia business ethics on Sindang Sari Street has transformed into a competitive advantage amidst the high concentration of similar businesses. Given that the primary target market consists of students who tend to be critical, honesty and price transparency have become a unique value proposition that fosters customer loyalty. Vendors rationally recognize that unethical practices such as *ghabn* (excessive and unreasonable profit-taking) or *tadlis* (quality fraud) are destructive to the sustainability of their own

businesses. Amid intense competition, integrity serves as social capital that ensures consumers do not switch to competitors. Therefore, as emphasized by Muhaimin (2024), the practice of ethics is no longer viewed as a cost burden but rather as a strategic investment to ensure business stability and sustainability through the creation of harmonious and trusting relationships between sellers and buyers.

CONCLUSION

Based on the research findings, it can be concluded that the application of Sharia business ethics among food-related Micro, Small, and Medium Enterprises on Jalan Sindang Sari, Cileunyi Wetan, has generally demonstrated a fairly high level of internalization of the fundamental values of Islamic business ethics. The principles of *shiddiq*, *amanah*, *tabligh*, and *fathanah* are reflected in practices such as honest measurement, responsibility for product quality and halal status, price transparency, and wisdom in ensuring business sustainability. However, variations still exist regarding the detailed transparency of raw materials, indicating that the implementation of these ethics has not yet been fully standardized. From the perspective of muamalah, transactional practices have adhered to the principle of *an-taradin* and avoided *gharar* and *tadlis*, while pricing mechanisms referencing market prices (*si'ru'l mitsli*) have prevented *ghabn fahish* and fostered economic justice. These findings confirm that Islamic business ethics are not merely normative but also function as social capital that strengthens trust and business sustainability. The implementation of these

ethics is influenced by individual religiosity, environmental social control, and economic rationality in business competition. Based on these findings, it is recommended that Micro, Small, and Medium Enterprises improve transparency standards, particularly through the more systematic inclusion of ingredient information and halal certification. Policy makers need to promote sustainable Islamic economic literacy programs, while academics are expected to develop further studies, especially regarding the halal supply chain, to expand the analysis of Islamic business ethics more comprehensively.

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