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## SHARIA MAQASID-ORIENTED ECONOMIC ETHICS (MS-EE) AND THE BEHAVIORAL PATTERNS OF VEGETABLE TRADERS IN INDONESIAN TRADITIONAL MARKETS

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### Article Info

#### Article history:

Received: Oct 20, 2025

Accepted: Nov 28, 2025

Published: Dec 25, 2025

Page: 1 – 6

#### Keyword:

*Economic Ethics,  
Maqasid Sharia Orientation,  
Behavioral Patterns of  
Vegetable Traders,  
Traditional Markets*

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### Abstract

*Traditional markets serve as centers of grassroots economic activities that reflect the dynamics of social, cultural, and economic interactions within local communities. This study employs a qualitative approach with a descriptive method, supported by in-depth interviews with respondents, and the findings are validated through a triangulation analysis model. The results indicate that vegetable traders in the Traditional Market of Tirta Sari Village, Banyuasin I District, South Sumatra Province, play a strategic role in fulfilling the community's food needs and driving local economic activities. Their economic behavior is reflected in capital management, sales patterns, and the social interactions they build with consumers. Understanding these behaviors is essential for examining the economic rationality and social values that influence trading practices, while also contributing to the strengthening of microeconomic development based on local wisdom aligned with the principles of maqasid al-sharia.*

## Introduction

Traditional markets continue to serve as one of the main economic centers for rural communities. The growth of each type of market is significantly influenced by the presence and location of both traditional and modern markets (Aliyah, 2014). Naturally developed traditional markets possess competitive advantages. Their strategic locations, spacious selling areas, wide variety of goods, low prices, and unique bargaining system foster close interactions between buyers and sellers. Traditional markets offer numerous benefits, including stimulating the economy of lower-middle-class communities and improving their overall quality of life (Patrisius A. Fanataf, 2020). This is also evident in Tirto Sari Village, Banyuasin I District, South Sumatra. The market functions not only as a place for buying and selling but also as a key distribution hub for local agricultural products particularly vegetables which serve as an economic backbone for many farming households and traders. In Indonesian society, which is predominantly Muslim, ethical values derived from religious teachings should serve as an essential guide in economic activities. One relevant ethical framework is the Maqasid al-Sharia, which emphasizes the preservation of five fundamental aspects of life: religion, life, intellect, lineage, and wealth. These principles not only prohibit harmful actions but also encourage the establishment of fair, honest, and socially beneficial trading practices. At the practical level, the principles of Maqasid al-Sharia require traders to maintain the quality of their goods, avoid fraudulent behavior, set prices proportionally, and prioritize public benefit in their transactions. In addition to vegetables, many traders also sell cakes, electronic goods, clothing, services, and other items. (Al-Kamal et al., 2024; Hariyanto, 2020).

The income of vegetable traders in the traditional market of Tirto Sari Village is influenced by various internal and external factors. Many of the traders come from outside the village, which affects their individual ability to maintain customer loyalty. Traditional markets also face competitive disadvantages due to several issues. These include irregular market management, product marketing that does not align with current trends, an untidy and unclean environment, the potential for waste-related pollution, and concerns related to crime. (Aazka et al., 2023; Arifin et al., 2025; Putra et al., 2025; Wigati et al., 2025). In addition, the increasingly intense competition from contemporary markets that offer more advanced facilities and greater convenience poses a significant threat to traditional markets (Ivantri et al., 2024; Yudha et al., 2024). (Firda Febrianti et al., 2024) Studies show that traditional markets are unable to compete with modern markets due to various challenges they face, including limited capital, issues of cleanliness, security, and market order, irregular stall layouts, inadequate supporting facilities, and the limited knowledge of traders regarding business management. (Alysia et al., 2022; Izzuddin et al., 2022; Sugiyanto, Sutarmin, 2025). Furthermore, marketing strategies also play a crucial role in determining the success of traders (Amaruzaman et al., 2017; Dewi et al., 2021; Nursafitri & Yudha, 2020). In the digital era, some vegetable traders no longer rely solely on direct sales in the market but also utilize communication technologies such as WhatsApp, Facebook, and delivery services to expand their consumer reach. Considering these conditions, a study on maqasid al-sharia-oriented economic ethics and the personal economic behavior patterns of vegetable traders in Tirto Sari Village becomes essential. To sustain traditional markets, their facilities and services should be able to accommodate the needs of all community members. (Hariyanto, 2020). This study is

expected to illustrate how traders manage their capital, determine marketing strategies, and adapt to market dynamics in order to maintain business continuity and improve the welfare of their families.

## Research Methods

This study employs a qualitative approach with a descriptive method to provide an in-depth depiction of the economic ethics and personal economic behavior of vegetable traders in the Traditional Market of Tirto Sari Village, Banyuasin I District. Data were collected through field observations, in-depth interviews, and documentation involving a number of traders selected purposively based on their activities and years of trading experience. The data analysis process consisted of data reduction, data presentation, and conclusion drawing, with validity ensured through source and method triangulation. This approach enables the researcher to understand traders' economic behavior from local social and cultural perspectives, as well as to identify patterns of economic adaptation formed within the context of traditional markets in rural communities.

Data Analysis Process Using NVivo 12. The analysis was carried out through the following stages:

Data Collection and Processing: Interview transcripts and observation notes were imported into NVivo 12. Coding: Each statement from the informants was coded according to emerging thematic meanings. This process produced 40 initial nodes, which were later grouped into five main themes.

Data Visualization: Analysis techniques such as word frequency, coding stripes, and cluster analysis were used to identify relationships among themes.

Interpretation: The categorized data were then analyzed thematically based on relevant economic, social, and cultural behavior theories.

## Result and Discussion

### 1. Sharia Maqasid–Oriented Economic Ethics

Sharia Maqasid–Oriented Economic Ethics (MS-EE) is an ethical approach in economic activities that places the objectives of Islamic law (maqasid al-sharia) as the foundation for decision-making and transactional practices.

(Algifari & Andrini, 2024; Lestari et al., 2021; Yudha et al., 2023) Maqasid al-Sharia serves as a normative framework in Islamic economics, emphasizing the objectives of Islamic law in protecting the fundamental aspects of human life: religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-‘aql), lineage (hifz al-nasl), and wealth (hifz al-māl). The ethical principles embedded in Maqasid al-Sharia form the foundation of Islamic business conduct, particularly in upholding justice, trustworthiness (amanah), and transparency in all economic activities. (Asprila et al., 2021; Sholihah, 2020). In the context of modern economic practices, Maqasid al-Sharia is not only positioned as a theoretical framework but also functions as a reference for formulating regulations and operational business guidelines. In fact, within the development of Islamic economic policies, maqasid is regarded as a “moral compass” that ensures regulations promote social welfare and distributive justice. Conceptually, economic ethics grounded in maqasid has the capacity to correct the shortcomings of secular economic

systems, as maqasid values are universal and oriented toward fulfilling fundamental human needs before addressing secondary interests. Thus, a Maqasid Sharia-oriented economic system offers a paradigm that not only seeks financial gain but also prioritizes comprehensive public benefit for the wider community.

## **2. Personal Economic Behavior**

Meanwhile, behavior refers to inherent human traits driven by specific motives. In several scholarly sources, behavior is defined as an individual's response or reaction to stimuli (attitudes), encompassing not only physical actions but also verbal expressions. (Suryaningrum et al., 2023). Personal economic behavior relates to how individuals make decisions in managing economic resources to meet their daily needs. (Morally, 2020) In the context of traditional markets, the economic behavior of traders includes capital management, pricing strategies, and social interactions with consumers and fellow traders. According to Becker (1976), economic behavior is influenced not only by economic rationality but also by social, cultural, and moral values held by individuals. Furthermore, John Stuart Mill offers a perspective relevant to behavioral economics, stating that economic behavior, when based on the principle of optimization in fulfilling one's needs, can contribute to long-term happiness passed down to future generations. This occurs without the persistent concern over economic challenges such as scarcity. (Muharir & Haryono, 2023). A trader's economic behavior can also trigger consumer responses in their decision-making process when making purchases. As observed in traditional markets, many traders rely on traditional methods to attract customers. Consumer behavior refers to the study of buyers and how they act when deciding to engage in a transaction. (Candra et al., 2022). It is difficult for consumers to achieve optimal satisfaction in a transaction if there is no reciprocal relationship between traders and buyers. Once a buying-selling relationship reaches the level of customer loyalty, it can be sustained over a long period of time. (Muflikh & Kiloes, 2024). As seen in the case of chili traders, findings indicate that households purchase chilies from nearby food shops weekly and buy daily food items from traditional markets due to lower prices and greater product variety. This suggests that purchasing choices are influenced by affordability and accessibility; however, a deeper examination shows that traders also make deliberate efforts to maintain their customers. In other studies, behavioral aspects related to the food industry—such as chili trading—highlight the importance of chilies as a key component in daily menus. (Muflikh & Kiloes, 2024).

## **3. Traditional Markets and the Local Economy**

The traditional market in Tirtosari Village, Banyuasin 1 District, serves as an economic hub for the Javanese transmigrant community. A traditional market is not merely a place to buy goods; it reflects a way of life and embodies social and cultural interactions. While the market facilitates economic activities, it also enables its participants to pursue various other community-oriented goals. (Aliyah, 2015). Traditional markets serve as the center of economic activity for local communities, reflecting social, cultural, and economic interactions. The market economy is considered traditional in the sense that its operations are governed by customary practices regarded as sacred, as these traditions have been continuously observed and preserved for centuries. (Aliyah, 2015). The market functions not only as a place for

transactions but also as a social space that fosters networks of trust and economic solidarity. (Aliyah, 2015). The presence of traditional markets in rural areas, such as in Tirto Sari Village, demonstrates the importance of community-based economic systems in maintaining economic stability among lower-income populations.

#### **4. Social Values and Local Wisdom in Economic Activities**

Local wisdom plays a crucial role in shaping the ethics and economic behavior of the community. Research findings focusing on local wisdom indicate that the success of strengthening sustainable competitive advantages among creative industry actors is strongly influenced by the active involvement of the government, particularly in providing adequate information technology infrastructure. Such infrastructure creates broader access to global markets while accelerating the adoption of digital payment systems that align with the needs of the modern economy..(Mahrinasari et al., 2024)

From a theoretical development perspective, this study contributes by expanding the scope of Dynamic Capability Theory through the integration of principles from Resource Advantage Theory and the Resource-Based View. This integration demonstrates that local wisdom and government involvement function not only as supporting factors but also as moderating variables that strengthen the relationship between Entrepreneurial Orientation (EO) and Entrepreneurial Marketing (EM) in achieving sustainable competitive advantage. Values such as honesty, mutual assistance, and trust serve as the moral foundation for traders in carrying out their economic activities. In the context of Islamic economics, these values align with the principles of *maqasid syariah*, which emphasize the balance between material profit and the attainment of blessed sustenance.

Thus, this literature review affirms that the personal economic behavior of vegetable traders in traditional markets cannot be understood solely through the lens of economic rationality. It must also be viewed through the social, cultural, and local wisdom dimensions that are deeply embedded in the everyday life of

#### **5. The Traditional Market of Tirto Sari Village and the Characteristics of *Maqasid Syariah* Values**

The Traditional Market of Tirto Sari Village in Banyuasin 1 District, South Sumatra Province, serves as one of the key economic centers for rural communities that continue to uphold a trading system rooted in social interaction and mutual trust. Most of the vegetable traders are local residents who have been engaged in trading for more than five years. Their businesses are run across generations, using simple trading patterns and relatively small capital.

In this study, data were collected from 12 vegetable traders as the primary informants and 4 supporting informants consisting of market managers, buyers, and community leaders. The interview and observation data were analyzed using NVivo 12 Plus software to identify thematic patterns that illustrate the personal economic behavior of the traders.

**Practical Economic Rationality**

**Figure 1**



Hiercly Chard  
Source : NVIVO 12

The NVivo 12 Hierarchical Chart illustrates the main themes emerging from the coding results, where the size of each box reflects the frequency of data occurrences. The most dominant theme is Ethics in Muamalah, indicating that traders place strong emphasis on friendliness, price transparency, and maintaining good relationships with customers. This reflects the strong presence of moral values in trading activities, consistent with the ethical principles of muamalah that require honesty and good conduct.

The theme of Knowledge and Decision-Making also appears prominently, suggesting that traders rely on experience and market understanding when formulating business strategies, which aligns with the concept of bounded rationality.

The themes of Religious Values (Hifz ad-Din) and Wealth Management (Hifz al-Mal) show that religious principles and prudence in managing capital strongly influence traders' behavior. Meanwhile, the themes of Local Wisdom, Economic Challenges, and Quality and Cleanliness indicate that trading practices are shaped by cultural norms, market dynamics, and a commitment to maintaining product quality. The presence of the theme "Selling as Worship" reinforces the idea that economic activities are viewed as an expression of spiritual devotion.

**Trust and Social Relationships as Economic Capital**

**Figure 2**



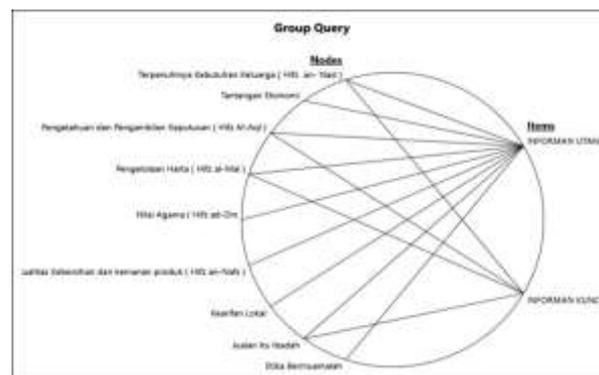
Word Cloud  
Source: NVIVO 12

The word cloud displays dominant terms such as price, buyers, selling, vegetables, market, and traders, indicating that economic transactions in traditional markets revolve around price-setting processes and direct interactions between sellers and consumers. The prominence of the concept of price underscores its relevance to producer behavior theory, in which traders must adjust prices according to market conditions and purchasing power.

The presence of words such as trust, honesty, friendliness, and compassion illustrates the important role of social relationships, consistent with social capital theory, which emphasizes trust as a key element that strengthens business sustainability. These moral values also align with the principles of Islamic Economic Ethics and Maqasid Shariah, particularly in maintaining justice, honesty, and public benefit in transactions. Additionally, words such as capital, needs, and family indicate that trading activities serve as a strategy for meeting household needs. Overall, the word cloud demonstrates that the economic activities of vegetable traders represent an interplay between market rationality, social values, and ethical principles.

### Adaptation to Market Changes

Figure 3

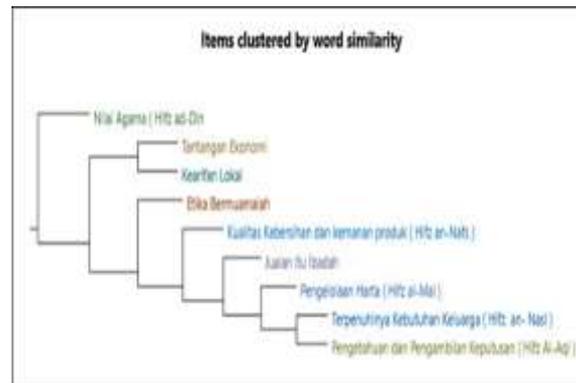


Cluster Analysis

Source : NVIVO 12

The Dendrogram of Items Clustered by Word Similarity illustrates the thematic proximity among nodes based on the similarity of terms used by the informants. The cluster containing religious values, economic challenges, local wisdom, and ethics in muamalah indicates that moral, social, and market-related aspects are interconnected in shaping traders' behavior (Maghfiroh et al., 2021; Zakariya & Yudha, 2024; Zustika & Yudha, 2020). Meanwhile, product cleanliness and the theme "selling as worship" represent the traders' daily operational ethics.

The final cluster—wealth management, fulfilling family needs, and decision-making—highlights a focus on sustaining household economic stability, which is consistent with the principles of Maqasid Shariah.

**Figure 4 Ethics of Trading and Religious Values**

Grup Query  
Source: NVIVO 12

The Group Query Diagram illustrates the strong interconnection among themes such as fulfilling family needs, wealth management, religious values, product quality, and knowledge-based decision-making with both primary and key informants. The consistency of these relationships indicates that trading practices are influenced by the principles of Maqasid Shariah, local wisdom, and ethical norms in muamalah.

Nodes such as “selling as worship” affirm that economic activities are not solely profit-oriented but also carry moral and spiritual significance. Overall, the diagram reflects an integration of economic rationality and ethical values.

## 6. Academic Interpretation of Research Findings

The NVivo 12 analysis shows that the economic behavior of vegetable traders in the Traditional Market of Tirto Sari Village is holistic and deeply embedded within its socio-cultural context. Their economic decisions are influenced not only by profit motives but also by the social and religious values that shape community life.

From the perspective of Karl Polanyi’s social economic theory, these findings indicate that the traders’ economic system represents an embedded economy, meaning that economic activities are inseparable from social and moral networks. Meanwhile, within Herbert Simon’s theoretical framework, their behavior can be categorized as a form of bounded rationality, in which economic decisions are made based on experience and limited information rather than purely rational calculation.

From an Islamic perspective, the traders’ economic behavior also aligns with the principles of maqasid shariah, which emphasize balancing material profit with spiritual well-being. Values such as honesty, trustworthiness, and mutual assistance in trading reflect the integration of Islamic economic ethics and local cultural traditions.

## CONCLUSION

Thus, the NVivo 12 analysis demonstrates that the personal economic behavior of vegetable traders in Tirto Sari Village represents a combination of practical rationality, social ethics, and economic spirituality. This pattern shapes the economic character of traditional

communities that is resilient, adaptive, and sustainable amid ongoing societal change.

This study concludes that maqasid syariah-oriented economic ethics and the personal economic behavior of vegetable traders in the Traditional Market of Tirta Sari Village are shaped by a combination of practical rationality, social values, and religious spirituality. The traders' economic decisions are driven not only by profit motives but also by experience, trust-based relationships, and the social norms that develop within the market environment. The NVivo 12 analysis reveals five interrelated themes: economic rationality, social trust, adaptation to market changes, religious trading ethics, and social solidarity rooted in local wisdom. These patterns illustrate an economic system embedded within the socio-cultural context of the community.

Thus, the economic behavior of vegetable traders in Tirta Sari Village reflects a traditional economic character that is resilient, ethical, and sustainability-oriented. Values such as honesty, trustworthiness, and mutual assistance serve as the foundational principles that maintain economic stability and social harmony in the traditional market.

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