

Sharia Economics at the Micro Level: Application of Transaction Principles among Street Vendors

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ABSTRACT

This study examines the implementation of Islamic economic principles in street vendors' (PKL) transactions at Pasar Angso Duo, Jambi City, employing a qualitative approach through in-depth interviews, participatory observation, and document analysis. The findings reveal that the application of Sharia principles occurs in a partial and pragmatic manner, relying more on personal ethics, customer trust, and traditional market culture than on formal fiqh muamalah understanding. Principles such as price transparency, justice ('adl), the prohibition of riba, and the avoidance of gharar are observed in practice, albeit without the use of formal Sharia terminology. The bargaining mechanism plays a pivotal role as a natural medium for realizing the principle of an-tarāḍin (mutual consent), while challenges such as limited formal understanding, economic pressures, and minimal institutional guidance act as inhibiting factors. This study contributes to the literature by demonstrating that the core values of Islamic economics can organically emerge within an informal sector that operates with minimal regulation. The implications underscore the need for culturally grounded and participatory strategies to strengthen Sharia-compliant economic practices, including contextualized education, accessible Islamic microfinance, and adaptive regulations attuned to the dynamics of traditional markets, to sustain the core values of Sharia while enhancing the welfare of street vendors.

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1. INTRODUCTION

Traditional markets play a pivotal role in Indonesia's economy as centers of interaction between producers, traders, and consumers on a micro scale (Ariyani et al., 2024). Trading activities in these markets provide communities with essential goods at affordable prices while creating employment opportunities for various social strata (Abidin, 2024). The distinctive characteristic of traditional markets lies in the close social relationships between sellers and buyers, making their role extend beyond mere economic transactions to serve as a medium for strengthening community social networks. The presence of street vendors (PKL) constitutes a vital element that sustains traditional markets and enhances local economic resilience (Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025).

The existence of PKL in traditional markets such as Angso Duo Market in Jambi City provides tangible evidence of the substantial contribution of the informal sector to the distribution of goods and services. High accessibility, relatively affordable prices, and transactional flexibility make PKL attractive to consumers from diverse backgrounds (Fajri, Abidin, & Lestari, 2024). This contribution has a positive impact on regional economic circulation, particularly in urban areas. Trading activities between PKL and consumers hold significant potential as a medium for implementing fair and ethical economic principles (Ismail & Musthofa, 2024).

Sharia economics emerges as an economic system grounded in the Qur'an and Hadith, aiming to create a balance between individual and societal interests. Its core principles include the prohibition of *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling), while emphasizing justice, welfare, and social responsibility (Syariah, 2024). This foundation is expected to foster trading practices that are transparent, free from fraudulent elements, and beneficial to all parties. The implementation of Sharia economics is not only relevant in the formal sector but is equally important in the informal sector, such as PKL.

As one of the largest traditional markets in Jambi City, Angso Duo Market serves as a strategic location to observe trading practices conducted by PKL. The market's trading activities reflect the dynamics of the grassroots economy while also revealing the challenges of applying Sharia economic principles (Kuswanto, Fajanela, & Abidin, 2024; Munip, 2024). Most transactions are carried out orally without written contracts, often lacking binding standards for both parties. Such conditions have the potential to lead to violations of Sharia principles, particularly in terms of price transparency and transactional fairness (Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Kuswanto, Abidin, Pestano, & Ikhlas, 2024).

Field observations indicate the presence of practices potentially involving elements of *gharar*. Some vendors fail to provide sufficient information regarding product prices or quality, leaving consumers without a clear understanding before making purchases (Djaja et al., 2023; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024). This situation places buyers in a weak position and exposes them to potential losses. Such practices contradict Sharia principles, which emphasize openness and clarity in transactions (Dewi & Febrianto, 2023; Hidayat, Hardi, Sucipto, & Sunarti, 2023).

Indications of *riba* and *iktikār* (hoarding to manipulate prices) are also evident among some PKL. These may take the form of imposing additional charges without prior agreement or stockpiling goods to artificially inflate prices. Such practices harm consumers and risk undermining a healthy trading climate. Sharia economic principles advocate that every transaction be conducted fairly, without exploiting either party for unilateral gain (Munip et al., 2024; Nuri, Junaidi, & Achmad, 2024; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024).

The gap between existing regulations and actual practices constitutes a significant concern. Law No. 8 of 1999 on Consumer Protection stipulates key principles for safeguarding buyers, including price transparency and honesty in trade (Karnadjaja, 2023). In practice, these provisions are not fully

implemented at Angso Duo Market. Low levels of monitoring and limited dissemination of regulatory information result in many vendors being either unaware of or unwilling to adhere to such provisions.

The level of understanding of Sharia economics among vendors is generally low. Most conduct their businesses based on long-established habits and personal experience without considering compliance with Sharia principles. This lack of awareness leads to trading practices that are not fully aligned with Islamic values. Greater understanding of Sharia principles could enhance consumer trust and strengthen business sustainability.

Implementing Sharia economic principles in the informal sector requires support from multiple stakeholders. Local governments hold a strategic role in formulating regulations that favor the application of Sharia principles in traditional markets. In addition, capacity-building programs and guidance for vendors are essential to enable them to conduct business in accordance with these principles. Islamic financial institutions, religious organizations, and educational institutions can serve as strategic partners in this empowerment effort (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Karnadjaja, 2023; Mustofa, 2023).

Strengthening the application of Sharia economic principles in Angso Duo Market has the potential to generate lasting positive impacts. The establishment of a transparent, fair trading system free from practices prohibited under Sharia could enhance community welfare and reinforce the position of traditional markets in the local economy. Research on the implementation of Sharia principles among PKL in this market is thus important as an initial step toward developing reform strategies.

The urgency of this study lies in the need to bridge the gap between regulation and on-the-ground practice, as well as to improve both vendor and consumer understanding of Sharia economic principles. The findings are expected to contribute to policymakers, business actors, and the broader community in building a trading system that aligns with Islamic values. Based on the above considerations, this research formulates two key questions: (1) How are Sharia economic principles applied in transactions conducted by PKL in Angso Duo Market, Jambi City, particularly with respect to price transparency, transactional fairness, and the prohibition of *riba* and *gharar*? (2) What gaps exist between current regulations and actual practices, and what are the appropriate solutions to address these issues?

2. METHODS

This study employs a qualitative approach with a descriptive research design, selected to obtain an in-depth, contextual, and comprehensive understanding of the application of Islamic economic principles in street vendors' (PKL) transactions at Angso Duo Market, Jambi City. The qualitative approach is considered the most relevant, as the phenomenon under investigation involves social interactions, economic behavior dynamics, and normative religious values that are inherently subjective, making them difficult to measure using purely quantitative methods. The descriptive design is used to systematically and factually portray the reality in the field without manipulating variables, focusing instead on detailed exposition and analysis of existing practices. Within this framework, the researcher serves as the primary instrument (human instrument), engaging directly with the research subjects through participant observation, in-depth interviews, and document analysis. This approach not only enables the researcher to understand the transaction processes in their natural setting but also provides the analytical space to interpret data within the framework of *maqāṣid al-sharī'ah*, thereby linking empirical realities with the ideal principles of Islamic economics.

The subjects of this study are street vendors operating regularly at Angso Duo Market, selected through purposive sampling based on specific criteria: having traded for at least one year, engaging

in direct transactions with consumers, possessing knowledge or practices related to Islamic principles (albeit informally), and willingness to serve as informants and participate in interviews or observations. Informants were selected progressively until data saturation was reached—that is, when no new significant findings emerged from the data. The object of this study is the transactional practices of street vendors at Angso Duo Market, representing urban informal trade where economic, social, cultural, and religious values intersect. The site was purposively chosen for its large number of vendors with diverse businesses, high daily trading intensity, dynamic socio-economic interactions, and accessibility that allowed for direct observation of transaction processes.

Data were collected using three primary techniques: observation (Bharadiya, 2023; Gürsoy, 2021), interviews, and documentation. Observation was conducted in a participatory manner by directly monitoring transaction activities, seller–buyer interactions, and economic behaviors that either align with or diverge from Islamic principles. Semi-structured interviews were carried out with vendors who met the selection criteria, using open-ended question guides to encourage detailed and reflective responses. Documentation involved gathering supporting evidence such as photographs of activities, price lists, transaction records, and promotional materials used by vendors. All data collection adhered to research ethics, including obtaining informed consent from participants, ensuring confidentiality of identities, and avoiding biased interpretations. The combination of these three techniques enabled data triangulation, thereby enhancing the validity and reliability of the research findings.

Data analysis was conducted interactively and concurrently with data collection, following Miles and Huberman's three-step model: data reduction, data display, and conclusion drawing/verification. Data reduction involved selecting relevant information, categorizing data into thematic groups, and discarding elements not directly related to the research focus. Data display was presented in a structured narrative form to facilitate the identification of patterns, themes, and relationships among variables. Conclusion drawing was carried out progressively, beginning with preliminary findings in the field and culminating in final conclusions verified through valid and consistent evidence. This analytical process was enriched by normative interpretation using the *maqāṣid al-sharī'ah* framework and Islamic economic principles, ensuring that the findings not only described the phenomena but also provided practical recommendations for applying sharia values within the context of urban informal trade.

3. FINDINGS AND DISCUSSION

Angso Duo Market, located on Sultan Thaha Street, Beringin Subdistrict, Pasar Jambi District, is the largest and most historic traditional market in Jambi City, strategically situated in the city center and adjacent to the Batanghari River, making it a hub for trade and goods distribution in the region. Since its relocation and official inauguration in 2018, the market has undergone a transformation into a semi-modern marketplace with more organized facilities, managed by PT Eraguna Bumi Nusa under a public–private partnership (PPP) scheme aimed at improving shopping convenience, expanding vendor capacity, and reorganizing zoning based on commodity types to facilitate consumer access. According to data from the Jambi City Office of Industry and Trade (2021), a total of 2,908 traders operate in Angso Duo Market—approximately 62.71% of all traders in the city's traditional markets—selling a wide range of commodities including essential goods such as vegetables, staple foods, meat, fish, clothing, and even electronic items. Despite the revitalization, street vendors (*pedagang kaki lima*, PKL) remain an integral part of the market's ecosystem, typically selling in the outer areas of the main building using simple stalls or carts and offering affordable goods that reflect the dynamics of the informal economy coexisting alongside the formal market system. The market was also significantly

affected by the COVID-19 pandemic, with the number of traders—recorded at 3,202 before the pandemic—experiencing income declines due to reduced customer traffic and restrictions on economic activity. In the context of this study, Angso Duo Market was selected as the research site because it exemplifies the complex interaction between Islamic economic values and informal economic practices, with a diverse range of economic actors, from permanent traders to street vendors, and socio-economic dynamics that provide a rich context for examining the application of Islamic economic principles in everyday transactions.

The findings of this study indicate that the value of honesty (*ṣidq*) is among the most widely recognized principles among street vendors at Angso Duo Market. In an interview, a vegetable vendor emphasized, “If the weight is reduced or defective goods are hidden, it is the same as consuming what is unlawful.” The researcher’s observations support this statement, as several vendors were seen reweighing goods at the request of buyers to ensure accuracy. However, the consistent application of this principle is not always maintained. During periods of low sales or when staple food prices surge, some vendors admitted to occasionally raising prices abruptly or reducing product quality without prior notice, citing the need to “survive amid competition.” This phenomenon reflects a tension between the idealism of religious values and the economic realities faced by micro-entrepreneurs (Kadarsih, Munip, Aminah, & Rahmy, 2023; Musthofa & Wulandari, 2024; A. E. Saputra & Susanti, 2024).

The principles of trustworthiness (*amanah*) and justice (*‘adl*) also hold a significant position in seller–buyer interactions. Many vendors associate the sustainability of their business with customer trust. A clothing vendor remarked, “If we are trustworthy, customers will come back. If we deceive them even once, trust is gone.” Field observations revealed a flexible bargaining pattern, in which final prices were often adjusted to match the purchasing capacity of buyers, especially for regular customers. Vendors interpreted this practice as a form of justice, even though it was not always accompanied by a theoretical understanding of justice in Islamic economics. Transaction documentation showed a tendency among vendors to maintain long-term relationships with customers, which serves as one indicator of *amanah* in informal trade (Musthofa, 2024).

Regarding the prohibition of *riba* and *gharar*, nearly all observed transactions were free from interest-bearing elements, as they did not involve loan schemes with interest. Nevertheless, the researcher found that elements of *gharar* were still present in certain practices, such as the sale of ready-to-eat foods without clear information about ingredients or expiration dates. In interviews, some vendors admitted they did not fully understand the concept of *gharar*, but they unanimously agreed that selling goods unfit for consumption was wrong. Observations confirmed this, as some vendors reduced the price of food items close to market closing time to clear their stock, despite declining quality (Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024; Susanto, Putra, & Nisak, 2024). This reflects a limited yet growing ethical awareness, although it is not yet fully grounded in formal knowledge of sharia principles.

The principle of mutual consent (*an-tarāḍin*) appeared to strongly characterize transactions at Angso Duo Market. Interviews with fruit vendors revealed that bargaining was not merely about price but also about social interaction that strengthened the relationship between sellers and buyers. “If the buyer agrees, we let go of the goods sincerely,” one informant stated. Observations showed a relaxed market atmosphere, where negotiations proceeded without coercion and buyers were free to proceed with or cancel transactions. Field documentation indicated that this transaction pattern fostered a more inclusive marketplace, where Islamic ethical values emerged organically despite the absence of formal regulation (Fatimah, Devi, Wandi, Mun’amah, & Sarwono, 2024; Fia, Musthofa, & Devi, 2024; Rahma, Musthofa, & Fatimah, 2024). However, the study also noted several obstacles to optimizing the application of sharia principles, including the limited formal understanding of vendors, competitive

pressures that encourage ethical compromises, and the absence of guidance from market authorities or religious institutions.

The research findings indicate that the application of Sharia economic principles among street vendors at Pasar Angso Duo is partial and pragmatic, with primary orientation toward personal ethics, customer trust, and local wisdom rather than a formal understanding of *fiqh muamalah*. Principles such as price transparency, justice (*'adl*), prohibition of *riba*, and avoidance of *gharar* are observed in practice, though often without explicit use of Sharia technical terminology (Devi, Ma'ani, & Wahab, 2023; Nurjali, Nisak, Wulandari, & Mun'amah, 2023). The open bargaining mechanism is a distinctive feature that also reflects the value of *an-tarāḍin* (mutual consent), although not all vendors explicitly display prices. This underscores the role of traditional market culture as the primary medium for transmitting Sharia values in the informal sector.

Price transparency practices at Pasar Angso Duo are more strongly driven by social relationships and deeply rooted bargaining traditions than by fixed price labeling systems. For regular customers, this system fosters a sense of fairness through mutual agreement. However, for new buyers, the absence of written price information may create uncertainty. In terms of justice, most vendors maintain product quality and honesty in weighing goods, indicating that moral values remain the primary standard. Nevertheless, economic pressures and market competition occasionally trigger small-scale dishonest practices, posing a challenge to the consistent integrity of Sharia principles.

The predominance of cash transactions naturally prevents vendors from engaging in *riba*-based practices in buying and selling. However, some vendors still rely on interest-bearing loans from moneylenders to meet capital needs, revealing a gap in the application of Sharia principles in the financing sector. This phenomenon arises from limited access to Sharia-compliant microfinance institutions that are adaptive to the conditions of the informal economy. This suggests the need for institutional interventions to ensure that the principle of avoiding *riba* applies not only to transactions but also to sources of business capital (A. A. Saputra, 2023).

In the aspect of *gharar*, uncertainty is found in the form of sales without clear measurement, minimal labeling of ingredients or expiration dates, and limited information on product quality. Although there is no indication of systematic fraud, the potential for consumer loss remains. Some vendors address this by allowing buyers to inspect, taste, or return goods, which in substance serves as a traditional mechanism for reducing *gharar*. This reflects a form of local adaptation that is functionally aligned with Sharia principles, albeit without formal standardization.

The novelty of this research lies in the finding that the application of Sharia economic principles among street vendors does not emerge solely from formal education or regulation but grows organically from market culture, work ethic, and social values. Previous studies have tended to focus on the application of Sharia economics in the formal sector or financial institutions, whereas this study reveals the dynamics of its implementation in the unregulated informal sector, where core Sharia values are nonetheless practiced. This contributes to the literature by demonstrating that Sharia economics can function as a socio-economic ethic without necessarily depending on formal terminology or instruments (Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024; Tanjung, Anaswan, & Nisak, 2023).

The gap between formal regulation and field practice demonstrates that a normative approach alone is insufficient to optimize the application of Sharia principles in the informal sector. Regulations mandating price labeling or prohibiting *riba* are ineffective without supporting measures such as accessible Sharia microfinance, continuous education, and community-based monitoring models. The bargaining culture and transactional flexibility in traditional markets indicate that the informal economic system has its own logic and mechanisms, requiring Sharia interventions that are adaptive and context-specific.

The implications of these findings highlight the need for culturally grounded and participatory strategies to strengthen Sharia-based economic practices. Sharia economic education should be adapted to local language and practices; Sharia-compliant microfinance should be easily accessible without excessive procedural burdens; and regulations should accommodate traditional market mechanisms as long as core Sharia values are preserved. This approach is expected to bridge the gap between regulation and practice, enhance the welfare of street vendors, and reinforce a local economy that is fair, ethical, and free from practices contrary to Sharia principles.

4. CONCLUSION

The findings of this study address the research question by revealing that the application of Sharia economic principles in street vendors' (PKL) transactions at Pasar Angso Duo occurs in a partial and pragmatic manner, relying more on personal ethics, customer trust, and traditional market culture than on formal understanding of fiqh muamalah. Principles such as price transparency, justice ('adl), prohibition of riba, and avoidance of gharar are implemented substantively, albeit without the use of technical Sharia terminology, while the bargaining mechanism serves as a natural medium for realizing the principle of an-tarāḍin (mutual consent). The novelty of this research lies in the finding that core Sharia economic values can grow organically from culture, work ethic, and social relationships within an informally regulated sector, in contrast to previous studies that predominantly focus on the formal sector and financial institutions. The implications of this study underscore the need for strategies to strengthen Sharia economic practices that are culturally grounded and participatory—through education tailored to local language and customs, provision of accessible Sharia microfinance, and regulations adaptive to traditional market mechanisms as long as the core Sharia values are maintained—so that the gap between regulation and practice can be bridged, the welfare of street vendors improved, and the local economy developed in a fair, ethical, and Sharia-compliant manner.

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