

AN ANALYSIS OF MERCHANT BEHAVIOUR ON ISLAMIC BUSINESS ETHICAL PERSPECTIVES DURING COVID-19 PANDEMIC

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ABSTRACT

The goal of this study was to assess how traders behaved during the Covid-19 pandemic in terms of Islamic business ethics, using the Home Industry in Pamulang, South Tangerang as a case study. This is a qualitative method of research. The study will take place in Pamulang, South Tangerang, with a focus on the Home Industry. Observation, interview, and documentation procedures are used to collect data. Credibility, transferability, dependability, and confirmatory data are used to determine the data's validity. Reduction, data exposure, and conclusion drawing are all steps in qualitative data analysis. The findings revealed that, from an Islamic Business Ethics perspective, the behavior of Home Industry traders, particularly in the Pamulang district of South Tangerang, was in line with Islamic Business Ethics. This is also reinforced by South Tangerang's regional motto, Smart, Modern, and Religious, which encourages individuals to trade in ways that are consistent with Islamic principles.

Keywords: Behavior, Home Industry, Traders

PROEM

This research is motivated by the community service activities that we have been held in Pamulang, South Tangerang with the participants being Micro, Small and Medium Units (UMKM) who did not have a business license and still has been sold by them conventionally. There are still many business people who do not understand how to register online and free from the government. They also still don't understand how to market their products through Tokopedia, Shopee, Lazada, Facebook, Instagram or other social media. This has an impact on reducing the income of business actors during the Covid-19 Pandemic, due to the regulations in the New Normal must maintain distance, stay at home and clean lives through 3 M.

The increasing of spread of Covid-19 has caused people to be limited in outside the home activities and many more activities at home, such as in buying and selling online transactions. In addition, there is also a decline in people's purchasing power due to many employees is dismissed and because of this pandemic. Reduse of marketing training through social media is also the cause of their decreasing income and having sufficient capital also makes it difficult for them to survive during the Covid-19 Pandemic. This problem often occurs in the behavior of small traders who do not understand and lack of knowledge about digital marketing and lack of knowledge about digital marketing. capital in running other businesses.

Small Business Unit (UKM) have an important role in the economic growth of a country. The development of small businesses in Indonesia is one of the priorities in national economic development. This is because the business is the basic of the people's economic system which is reducing the problem of inequality between income groups and between business actors. Progressively it is able to expand the economic base and can make a significant contribution in accelerating structural change. It can be increasing of economy and National Economic Defense (Zuhri, 2013). In buying and selling transactions, both online and offline, the most important thing is customer trust and satisfaction in marketing it. Therefore, the behavior of traders is one of the most important things that can create trust and satisfaction of the customer. The behavior itself is reflected in the honesty in a person. An honest attitude can be obtained by imitating the attitude of the prophet Muhammad SAW in his activities of buying and selling or trading. Prophet Muhammad SAW is a human being created by Allah SWT with very noble characteristics, namely Siddiq, Tabligh, Amanah and Fatonah (Arline, 2020).

Previous research conducted by Umuri and Ibrahim with the title Behavioral Analysis of Street Vendors according to the Review of Islamic Business Ethics, the results of their research qualitatively state that behavior street food vendors in Banda Aceh City are in accordance with Islamic business ethics, such as religious behavior (tawhid), fair ('adl), free will (ikhitiar), responsibility (fard, and virtue (ihsan) (Umuri & Ibrahim, 2020) In addition, research from Rahmadani with the title Trader Behavior in the Petepamus Makassar Traditional Market In the Perspective of Islamic Business Ethics states that the traders in the Petepamus Makassar traditional market do not know Islamic business ethics, but in carrying out their buying and selling transactions they use rules in accordance with business ethics. Islam, seen from not forgetting the

obligatory prayers, praying and giving charity, being fair or balanced in weighing or measuring and not hiding defects, giving freedom to new sellers and not forcing buyers, keeping promises and being responsible for the quality of goods, being friendly in serving and being generous (Rahmadani, 2017).

In fact, in the life of trading or buying and selling transactions, it is very important, from time immemorial humans were created in the world until the last day, buying and selling transactions will continue and are needed in human daily life. With the Covid-19 pandemic, many companies or activities are different from usual. So that some are increasing their business, some are having to close due to the increasing transmission caused by Covid-19. In the current millennial era, almost all countries are experiencing a decline sharp enough economy, and can have an impact on the welfare of the people in each country. As of May 1, 2020, Indonesia has suffered a loss of US\$ 9 trillion (Warta Ekonomi). Not to mention the debts that still have to be repaid by the state and its people. Today the economy is worse off than during the 1998 crisis. In order to survive, people should work together and give some of their wealth to those in need (Ahidin Udin, 2020). Therefore, we took the research title "Analysis of Trader Behavior in the Covid-19 Pandemic Period based on the Perspective of Islamic Business Ethics (Case Study of Home Industry in Pamulang, South Tangerang)".

THEORETIC

Trader's Behavior

Behavior is a trait that exists in humans. Human behavior is simply driven by certain motives (Bara, 2016). While the etymological understanding of traders is people who trade or can also be called merchants. Traders are people who trade, buy and sell products or goods that are not produced by themselves to gain their own profit for profit (Rivai, 2012). The factors that influence the behavior of traders according to Falucky (2018) include the size of the scales, the quality of goods or products, services, and bookkeeping transactions.

Home Industry

Micro-enterprises in Government Regulation Number 7 of 2021 are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro-enterprises. Thus, Micro, Small and Medium Enterprises in carrying out their business activities

must have a Business License (BPK RI, 2021). Meanwhile, many home industries (home industries) do not yet have a business license. Based on the Central Statistics Agency, the classification of the processing industry is classified into four categories based on the number of people involved without regard to the use of machine power as well as the capital value owned by a particular industry. The four categories are based on statistical data (2021) as follows. First, the large category of 100 and more workers. Second, the medium category is 20-99 workers. Third, small category as many as 5-19 workers. Fourth, the home industry category consists of 1-4 workers.

In general, the perpetrators of home-based economic activities are the families themselves by inviting people around them as employees. Although on a small scale, this economic activity indirectly creates job opportunities for relatives or neighbors. That way, this small company helps the program government in reducing unemployment, automatically the number of poor people will gradually decrease. House means home, residence, or hometown. Meanwhile, Industry is defined as handicrafts, business of goods products. In short, Home Industries are home business products or small companies. It is said to be a small company because this type of economic activity is centered at home. Home Industry which generally started as a family business that was passed down and eventually expanded can be useful as a livelihood for the villagers (Zuhri, 2013).

Islamic Business Ethics

The word ethics comes from the Greek word *ethos*, its plural form (*ta etha*), means "customs" or "customs" (Keraf, 1998). The use of the words ethics and morals is often used interchangeably, because they have the same meaning. However, in practice the words ethics and morals are slightly different. Moral or morality is usually used to assess an action, while ethics is used to examine the existing system of values (Hasan, 2009). From the explanation above, it can be concluded that business ethics is a set of values, whether it's about goodness, badness, right and wrong actions in business activities based on the principles of morality. In another sense, business ethics is a set of rules that must be adhered to, when transacting, behaving, and socializing so that business goals are achieved by good (Umuri & Ibrahim, 2020).

Islamic business can be interpreted as a series of business activities in various forms which are not limited by the number of ownership (goods/services) including profits, but are limited in how to obtain them and the utilization of their assets due to halal and haram rules. In accordance

in the word of Allah SWT in Surah Al-Baqarah verse 188 as follows. “ And do not consume one another’s wealth unjustly or send it (in bribery) to the rulers in order that (they might aid) you (to) consume a portion of the wealth of the people in sin, while you know (it’s unlawful). (Q.S. Al-Baqarah: 188).

The verse emphasizes the provisions in trading or buying and selling which must be carried out voluntarily, not by vanity, including intimidation, exploitation and coercion. One of the conditions that must be eliminated in creating mutual pleasure is the freedom of buying and selling transactions from the fraudulent process. As the role model played by Rasulullah SAW, as a business actor he applies an economy based on honesty as a basic ethics by not hiding his shortcomings and favoring his merchandise but based on the reality of the Prophet SAW.

Faisal Badroen who clarified the axioms of Islamic business ethics in five basic principles, namely unity (tawḥīd), balance ('adl), free will (ikhtiyār), responsibility (farḍ) and kindness (iḥsān) (Beekun, 1997) (Umuri & Ibrahim , 2020). Based on the basic axioms of Islamic business ethics above, there are basic values that every human being must possess in their business/trade activities. Islamic business ethics values are sourced from the Quran and Hadith. Substantially, these values clarify the ethical principles in Islam as described previously. According to Agei & Ibrahim (2020) that the ethical values in the Al-Quran are as follows.

Table 1. The Values of Ethics in Al-Qur'an

Values	Source of Al-Qur'an
Truth	QS. Al-Maidah: 119
Honesty	QS. Al-Baqarah: 261-283
Suggestion	QS. Al-Shura: 38; Ali 'Imran: 159
Promise	QS. Al-Saff : 2-3
Fairness	QS. Al-Nahl: 90; Hud: 85; Al-Isra': 35; Al-Rahman: 8-9; Al-Baqarah: 282
Trust	QS. Al-Nahl: 90; Al-Baqarah: 283; Al-Nisa: 58
Patience	QS. Al-Furqan: 63; Ali 'Imran: 134; Al-Baqarah:153; Al-Muzammil: 10; Al-Maarij: 5
Humble	QS. Al-Shu'ara: 215; Hud: 23
Generous	QS. Al-Ahzab: 35; Al-Hadid: 18; Al-Baqarah: 272
Pride	QS. Al-Furqan: 72; Al-Baqarah: 188; Al-Taubah: 34
Gentle	QS. Al-Hujurat: 10, 13
Professional	QS. Al-Qashas: 26
On time	QS. Al-Maidah: 8
Collaboration	QS. Al-Maidah: 2
Independent	QS. Al-Najm: 39
Open Minded	QS. Al-Baqarah: 282

Source: Research data, 2021

METHOD

The type of research used in this research is qualitative research. The qualitative approach is expected to be able to produce in-depth descriptions of speech, writing and or observable behavior from a particular individual, group, community or organization that is studied from a complete, comprehensive, and holistic perspective (Tersiana, 2018).

The researcher uses a descriptive approach with the aim of knowing the value of each variable, whether one or more variables are independent, without making relationships or comparisons with other variables (Tersiana, 2018). This study seeks to analyze the Behavior of Traders in the Covid-19 Pandemic Period based on the Islamic Ethical Perspective (Case Study Home Industry in Pamulang, South Tangerang).

This research was conducted in Pamulang, South Tangerang, especially the Home Industry. This research was carried out with the preparation stage from February to March 2021. Then it entered the implementation stage in April to June 2021. So that the final completion stage of the research report was written in July to August 2021. The data collection instrument in this study used interviews, observations and documentation obtained from primary data sources, namely direct interviews with home industry traders in Pamulang, South Tangerang and researchers conducted observations at the research site. While the secondary data researchers get based on library data, journals, photos, documents, and field notes. The validity of qualitative data requires examination, in this examination there are four criteria used according to Moleong (2014) namely the degree of trust (creadibility), transferability (transferability), dependability (dependability), and certainty (confirmatory). Furthermore, researchers used data analysis techniques according to Emzir (2012) which consisted of data reduction (data reduction), data exposure (data display), and drawing conclusions or verification (conclusion).

drawing/verification)

RESULTS

Based on the results of the analysis of research data that has been obtained from the Behavior of Home Industry Traders in the Covid-19 Pandemic Period, especially in the Pamulang area, South Tangerang, it can be described as follows. First, the informant Yanti, a soto and meatball seller in the Pamulang area, admitted that the informant asked for input from customers regarding the satisfaction of the goods consumed. According to the informant, honest traders should sell

goods not to make excessive profits and the price is reasonable at least the standard price in the market. Then, in the face of competition, what the informants do is to improve their skills or expertise through training in a seminar so that they can improve the quality of their merchandise and the last option is to get closer to Allah, the Almighty God. The informant admitted that there was fraud among other traders in the Pamulang area, such as the scales not being measured. Informants also pay attention to service as much as possible, such as practical and straightforward service and the products sold are decent in terms of taste, price, and the place makes customers feel comfortable.

Second, informant Yuli, a household appliances trader, admitted that to face competition, he improved his skills or expertise through training in a seminar so that he could improve the quality of his merchandise. According to him, fellow traders must be open minded so that there is no cheating between traders and they can compete fairly. Furthermore, the products that are sold are decent, good, clean and the location is strategic to provide comfort and cleanliness for customers who come. Another thing that informants do is to focus on the products they sell, by reviewing whether the products are suitable for sale or not.

Third, informant Tuti, a geprek chicken trader in the Pamulang area, stated that even during the Covid-19 pandemic, the lack of customers did not make them an excuse to cheat. The informant was able to survive in this business field, because he had failed several times in his attempt to sell geprek chicken, but did not make him despair. After successfully getting a recipe that suits the people's tongue The surrounding area finally made the sale more attractive and promoted by word of mouth. In trading, the informant never saw competition with other sellers. According to him, all sustenance has been arranged by Allah SWT in accordance with predetermined destiny. Just try and pray to get a blessed sustenance. According to the informants, cases of merchant fraud rarely occur in the Pamulang area, although the informants have known cases of fraud such as reducing the dose of scales and selling food with poor quality basic ingredients so that the taste is lacking. Informants are very concerned about the trust of their customers, by asking consumers about their cooking, whether there is something missing or not. Receive criticism and suggestions from consumers. In addition, the informants provide timely service and according to the promise. So that customers feel satisfied and are not late in receiving the food that has been ordered.

Based on the data from interviews with the three research informants, it can be discussed with the theory that the researcher uses, namely the principles of business ethics in Islam. Muslims are required to act Islamically in their business because Allah will be a witness in every transaction they make. Islam has taught the principles of trade contained in the Qur'an as follows.

1. Every trade must be based on the attitude of pleasure between the two parties. The three informants states that they are in buying and selling transactions or trading based on a mutual pleasure between two parties, namely the seller and the buyer. So that no one is forced or harmed.
2. Enforcement of the principle of justice, both in terms of measurements, scales, currency measures, and distribution of profits. In getting the benefit of the informant as a seller, he has acted fairly by giving the goods sold according to the market price and the labeled dose. If there is a price or item that is of low quality and is not as desired, it can be returned to the seller.
3. The principle of the prohibition of usury
In running their business, they started with their own capital even though it was small and mediocre. Without borrowing from banks or moneylenders, so it doesn't make it a burden anymore in their lives. In addition, to be more blessed and healthy for all.
4. Love, mutual assistance, and universal brotherhood. Respondents have a high social sense, if there are neighbors who do not have money but want to consume food sold by respondents, they give it as alms. During this Covid-19 pandemic, many businesses were closed, many did not work because they were laid off and many did not have money for food and daily basic needs. This makes them more empathetic towards each other by giving food or goods it sells for free.
5. Trading activities do not invest in businesses that are unlawful, such as businesses that damage mental health, such as drugs.

The home industry activities carried out by respondents did not make illegal investments, but investments that were lawful and thoyibah in accordance with Islamic teachings. If they have not benefited or in difficult times they give alms to the orphans and ask to be prayed for to always be given blessings and health.

Table 2. The research result is according to Islamic Ethics

Aspects	Indicators
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Unity of God (Tawheed)	The three informants started their business by asking Allah SWT for guidance so that what they did get ridho from Allah SWT and the closest people in the family.
Fairness (‘ <i>Adl</i>)	In determining the price is adjusted to the market price and not lowered or increased, they only take a profit of around Rp. 2,000 per item.
Free Will (<i>Ikhtiyār</i>)	The three informants have the freedom to choose the products they offer to buyers or the public in accordance with community needs and expertise owned by them.
Responsibility (<i>Fard</i>)	By providing excellent service in providing the best for its customers. Like, being on time in providing service so that customers are not disappointed in waiting long.
Policy (<i>Ihān</i>)	In running his business, he must be able to share with those in need. One respondent always gives food for orphans

Source: Research data, 2021

CONCLUSION

Based on the results and discussion of the research that has been described, it can be concluded that the behavior of Home Industry traders in the Islamic Business Ethics Perspective, especially in the Pamulang area, South Tangerang, is in accordance with Islamic Business Ethics. This is also supported by the regional motto of South Tangerang, namely Smart, Modern and Religious so that the people also have behavioral characteristics in trading in accordance with Islamic teachings.

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