



IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS IN CLOTHING STORES: A STUDY IN 16 ILIR MARKET PALEMBANG

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ABSTRACT

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Purpose: This study aims to analyze how Islamic business ethics are applied by Muslim fashion traders in Pasar 16 Ilir Palembang and its influence on consumer trust and loyalty. **Methodology:** The approach used is descriptive quantitative involving 55 respondents from the general public, students, and college students in Palembang. Data were collected using a Likert-based questionnaire that measures the application of the values of shiddiq (honesty), amanah (trust), tabligh (openness), and fathonah (wisdom). **Results And Findings:** As many as 50.9% of respondents agreed and 38.1% strongly agreed that traders have implemented Islamic business ethics well. The shiddiq value obtained the highest score with 52 respondents giving a positive assessment, followed by amanah (50 respondents), fathonah (49), and tabligh (48). **Novelty And Originality:** This study offers a new contribution by focusing the study on the context of traditional markets, which have so far received less attention in Islamic business ethics studies, and emphasizing the application of local values in direct buying and selling practices. **Conclusion:** The application of Islamic ethical principles has been proven to be able to build consumer trust and increase loyalty, which plays an important role in the sustainability of sharia-based businesses. **Type of Paper:** Research paper.

INTRODUCTION

Indonesia, as the country with the largest Muslim population in the world, holds great potential in developing the Islamic fashion industry. The increasing awareness among the public regarding the importance of dressing in accordance with Islamic principles has driven the growth

of fashion industries based on Islamic values (Sasnita, Musyahidah, & Nursyamsu, 2019). On the other hand, business actors are expected not only to focus on profit but also to implement ethical.

principles in conducting their business, especially those grounded in Islamic values. Islamic business ethics serve as a moral guideline in economic interactions, which include honesty (shiddiq), trustworthiness (amanah), communicativeness (tabligh), and intelligence (fathonah) (Amarudin & Nur, 2022).

Globally, studies have shown that the application of Islamic business ethics influences the behavior of Muslim consumers. For instance, Ali, Dali, and Abdullah (2021) found that Muslim consumers in various countries are more likely to trust companies that adhere to Shariah principles in their business practices. Research by Hassan and Haron (2022) also indicates that perceptions of business ethics and corporate social responsibility have a positive impact on Muslim consumer loyalty, particularly in halal industries such as fashion and food.

However, the implementation of Islamic business ethics in practice still faces many challenges, particularly among micro-entrepreneurs such as those in Pasar 16 Ilir Palembang. Many business owners have yet to fully understand the importance of Islamic business ethics as a key to long-term success. Haraha (2020) states that although business actors acknowledge the importance of ethics in business, its implementation is often neglected due to limited understanding and competitive pressures. This situation raises several questions: How do Muslim fashion entrepreneurs at Pasar 16 Ilir Palembang understand and implement the principles of Islamic business ethics (shiddiq, amanah, tabligh, and fathonah)? What internal and external factors support or hinder the implementation of Islamic business ethics by entrepreneurs in that market? How does the implementation of Islamic business ethics influence the purchasing decisions of Muslim consumers at Pasar 16 Ilir Palembang?

Previous studies have shown a positive correlation between the application of Islamic business ethics and consumer purchasing decisions. For instance, Rohmah & Waid (2021) found that consumers tend to be more loyal and trusting towards products that are marketed honestly and fairly. Similarly, a study by Mariana, Busaini & Jupri (2021) highlighted that ethical and transparent marketing communication strategies in online fashion businesses can enhance consumer trust. However, research specifically focusing on traditional market contexts such as Pasar 16 Ilir remains limited. This indicates a gap in the literature that needs to be addressed.

With this background, the present study aims to analyze the implementation of Islamic business ethics among Muslim fashion entrepreneurs in Pasar 16 Ilir Palembang. It also seeks to identify the factors that support and hinder the application of Islamic business ethics and to examine its impact on consumer behavior in purchasing products. The results of this research are expected to contribute both academically and practically to the development of ethical, sustainable, and Islamically-aligned business models.

METHOD

This study employs a descriptive quantitative approach to understand the application of Islamic business ethics principles—Shiddiq (truthfulness), Amanah (trustworthiness), Tabligh (communication), and Fathonah (wisdom)—among clothing vendors at the 16 Ilir Market in Palembang. Data were collected through questionnaires distributed to the people of Palembang, including students and university students, as respondents relevant to the research topic. The questionnaire was designed to measure perceptions and the level of application of Islamic business ethics in trading practices. A Likert scale was used as a tool to quantitatively assess responses to statements related to these principles. Data analysis was conducted using descriptive statistical techniques, such as frequency distribution, percentages, charts, and graphs, to provide a clear overview of the trends and the degree of implementation of Islamic business ethics in the context of traditional markets.

Figure 1. Research Framework Diagram

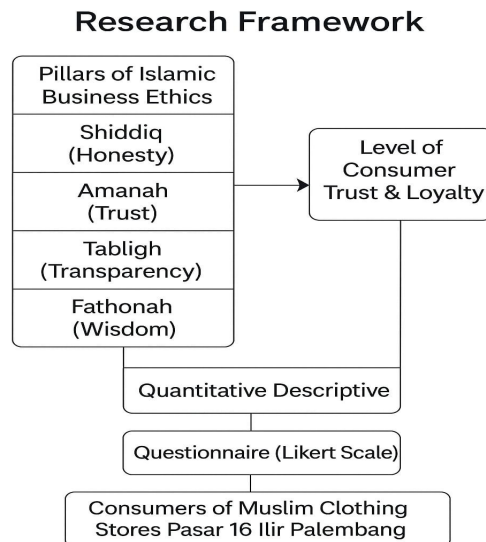


Figure 1. illustrates the research framework aimed at analyzing the influence of Islamic business ethics on consumer trust and loyalty. In this framework, the independent variables consist of four main pillars of Islamic business ethics: Shiddiq (honesty), Amanah (trustworthiness), Tabligh (transparency), and Fathonah (wisdom). These four values represent the fundamental principles that should be applied in business practices according to Islamic teachings. Shiddiq highlights the importance of honesty in conveying information to consumers; Amanah reflects the responsibility of business actors in maintaining customer trust; Tabligh signifies transparency in communication and transactions; and Fathonah emphasizes wisdom in business decision-making.

These four indicators are then analyzed in relation to the dependent variables, namely consumer trust and loyalty. This study adopts a descriptive quantitative approach to measure the extent to which Islamic business ethics influence consumer behavior. Data collection is conducted through the distribution of questionnaires using a Likert scale to respondents, specifically consumers of Muslim fashion stores in the 16 Ilir Market of Palembang. Through this framework, the research seeks to provide an empirical overview of the importance of applying Islamic values in building long-term, positive relationships between business actors and consumers.

RESULTS AND DISCUSSION

This study involved 55 respondents from various backgrounds, including members of the public in Palembang, students, and university students who are customers of the store. Data were collected through a questionnaire designed to evaluate the extent to which the clothing store in Pasar 16 Ilir Palembang applies the principles of Islamic business ethics, including honesty, fairness, absence of fraud (gharar), good service, and social responsibility in its operations.

Table 1. Analysis of Likert Scale Questionnaire Data

Interval	Category	Frekuensi	%
43-50	Strongly agree	21	38,1%
35-42	Agree	28	50,9%
27-34	Neutral	6	10,9% 0
19-26	Disagree	0	0
10-18	Strongly disagree	0	
Total		55	100

Source: Processed Data, 2025

Table 1. shows that out of 55 respondents, 21 respondents (38.1%) strongly agreed, 28 respondents (50.9%) agreed, and 6 respondents (10.9%) were neutral. Based on this data, customers perceive the implementation of Islamic business practices by the clothing store in Pasar 16 Ilir Palembang as good to very good. This clearly indicates that the store has successfully built customer trust through the application of ethical values aligned with Islamic principles, which emphasize honesty, fairness, and care for customers beyond financial gain.

Table 2. Demografi Responden

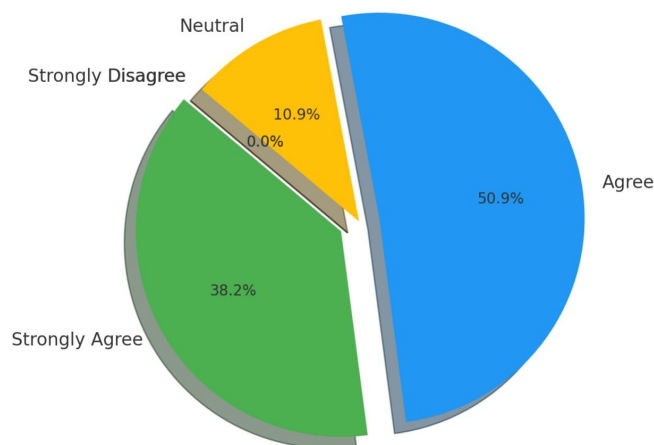
No	Category	Frekuensi (f)	Persentase (%)
1.	Gender		
a.	Man	7	12,7%
b.	Woman	48	87,3%
	Total	55	100%
2.	Old		
a.	Mature	54	1,1%
b.	Teenager	1	98,9%
	Total	55	100%
3.	Status		
a.	General Public	41	74,4%
b.	Student (SMP/SMA)	5	9,1%
c.	Student (D3,D4,S1,S2,S3)	9	16,5%
	Total	55	100%

Source: Processed Data, 2025

Based on Table 2. regarding respondent demographics, it is known that out of a total of 55 respondents, the majority are female, with 48 individuals (87.3%), while only 7 are male (12.7%). In terms of age, most respondents are adults, totaling 54 individuals (98.9%), with only 1 respondent (1.1%) categorized as a teenager. Meanwhile, based on status, the respondents are predominantly members of the general public, accounting for 41 individuals (74.4%), followed by students from various higher education levels (D3, D4, S1, S2, and S3) totaling 9 individuals (16.5%). The remaining 5 respondents (9.1%) are students at the junior or senior high school level. This composition indicates that the majority of respondents are adult females pursuing higher education, which may influence the perspectives or responses provided in the survey.

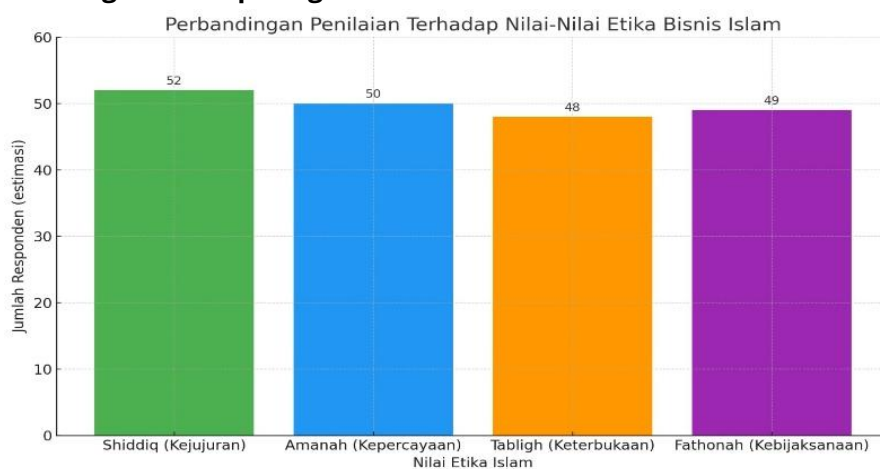
Figure 2. Pie Chart for Response Details

Distribution of Responses to the Application of Islamic Business Ethics



The diagram in Figure 2. shows the distribution of respondents' responses to the implementation of Islamic business ethics. Based on the data presented, the majority of respondents gave a positive response. As many as 50.9% of respondents stated that they agreed with the implementation of Islamic business ethics, indicating that more than half of the respondents recognized the importance of Islamic ethical principles in business activities. In addition, 38.2% of respondents even stated that they strongly agreed, indicating a high level of support and awareness of the importance of ethical values in running a business. A small number of respondents, namely 10.9%, were neutral, which may indicate a lack of understanding or the absence of a strong view on the issue. Interestingly, no respondents stated that they strongly disagreed (0.0%), which strengthens the conclusion that the concept of Islamic business ethics was well received by all respondents. Overall, these data reflect that the implementation of Islamic business ethics has strong support and is considered relevant in business practices according to the views of the majority of respondents.

Figure 3. Diagram Comparing the Scores of Each Islamic Business Ethics Value



The diagram in Figure 3. shows a comparison of the scores of each Islamic business ethics value based on the number of respondents who provided an assessment. There are four main values measured, namely Shiddiq (Honesty), Amanah (Trust), Tabligh (Openness), and Fathonah (Wisdom). From the results displayed, the Shiddiq value obtained the highest score with 52 respondents, indicating that honesty is considered the most important value in Islamic business ethics. The Amanah value is in second place with 50 respondents, followed by Fathonah with 49 respondents, and finally Tabligh with 48 respondents. Although there are differences in scores, the four values have a fairly high and relatively balanced level of assessment, indicating that all of these ethical values have an important role and complement each other in implementing a business in accordance with Islamic principles.

CONCLUSION

The results of this study indicate that the implementation of Islamic business ethics in Muslim fashion stores in Pasar 16 Ilir Palembang is considered good by the majority of respondents, with 50.9% agreeing and 38.1% strongly agreeing with the implementation of the values of shiddiq (honesty), amanah (trust), tabligh (openness), and fathonah (wisdom). The value of honesty is the most dominantly appreciated by respondents, followed by amanah, fathonah, and tabligh. This finding confirms that the implementation of Islamic business ethics contributes significantly to building customer trust and loyalty, which are important foundations for business continuity and reputation. This study has limitations in the relatively small sample size and the scope of respondents who only come from the consumer side, without including the perspective of business actors. In addition, the descriptive quantitative approach used does not

allow for analysis of causal relationships or direct influences on business performance. Therefore, future studies are advised to expand the scope of respondents, including business actors, and consider a more in-depth analysis with inferential quantitative methods or mixed approaches to gain a more comprehensive understanding.

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