



Implementation of the Basic Principles of Sharia Economics in Traders' Buying and Selling Transactions at Tolo' Market, Kelara District, Jeneponto Regency

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ABSTRACT

Traditional markets are the center of people's economic activities that are not only oriented towards fulfilling material needs, but also loaded with ethical and moral values. In practice, buying and selling transactions in traditional markets are still faced with various problems, such as fraud, lack of transparency, and weak accountability, which have the potential to deviate from the principles of Islamic economics. This study aims to analyze the application of basic principles of sharia economics in buying and selling transactions by traders in Tolo' Market, Kelara District, Jeneponto Regency. This research uses a descriptive qualitative approach with field research methods. Data collection techniques are carried out through observation and interviews with traders and buyers, while data analysis is carried out through the stages of data reduction, data presentation, and conclusion drawn. The results of the study show that in general, traders at Tolo' Market have applied the basic principles of sharia economics, including the principles of justice, transparency, halal, and trust, although the implementation is not fully optimal. The principles of fairness and transparency are quite visible in the pricing and delivery of information on goods, the principle of halal is carried out properly through the selection of halal and consumable goods, and the principle of trust is reflected in the responsibility of traders to buyer complaints. However, the principle of accountability is still a challenge, especially related to the recording of transactions that have not been carried out systematically. This research is expected to be a reference in strengthening sharia business ethics in traditional markets and encouraging increased awareness of traders on the importance of applying sharia economic principles as a whole.

Keywords: Sharia Economy, Buying and Selling Transactions, Traditional Markets, Traders.

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INTRODUCTION

Human beings as social beings always need relationships with others in order to meet various needs of life. One form of this relationship is realized through economic transactions, such as buying and selling activities which are the main way to meet daily needs (Nova Khairunisa & Putri, 2019). The market is the central place where these transaction activities take place, and plays an important role in driving the economy (Rahayu et al., 2023). For a Muslim, the market not only has economic value, but also spirituality, because the transactions carried out can have the value of worship if they are in

accordance with sharia principles (Yunitasari, 2025). Thus, buying and selling activities that take place in the market are not solely understood as the process of exchanging goods and services to obtain material benefits, but also as a space for the actualization of Islamic ethical and moral values, such as honesty, justice, and responsibility. Compliance with sharia principles in every transaction is an important foundation so that economic activities do not deviate from the goals of sharia (*maqāṣid al-shari'ah*), so as to be able to realize the common good and maintain a balance between worldly and ukhrawi interests.

In the market, there are still frequent violations that result in losses for one or even both parties (sellers and buyers), namely it is often revealed that the purchased goods are not in accordance with the goods offered or advertised (Ritonga et al., 2023), or the size of the goods is not in accordance with what is stated or agreed. The amount of money received does not match the price of the goods. More often scales that do not match the weight of the goods paid for (Asep Hidayat et al., 2023). This condition shows that the practice of muamalah in the market still faces serious problems related to honesty, transparency, and fairness in transactions. These violations are not only economically detrimental, but also injure the values of business ethics that demand conformity between the contract and the reality of the transaction.

Fraud is the cause of injustice in society, even though justice is needed in every act so as not to cause disputes (Sari et al., 2022). The owner of the scales is always in danger of a painful punishment if he acts fraudulently with the scale. It is not an exaggeration if we say that honesty is a rare behavior. Therefore, the need to apply sharia principles in economic activities, especially traditional markets, is very necessary considering that Islam is a religion that pays great attention to justice and honesty in all its aspects, including its economic behavior (Azizah et al., 2023). Thus, fraudulent practices not only injure the value of social justice, but also have direct implications for the destruction of a healthy and sustainable muamalah order

The application of the basic principles of sharia economics in buying and selling transactions in traditional markets needs to be grown again to avoid unwanted acts that lead to losses for buyers due to the actions of those who want abundant profits (Wahyudi et al., 2024). The practice of buying and selling transactions should follow and apply the principles of Islamic teachings because it can provide convenience in carrying out daily activities and get blessings from Allah swt. This is because the Islamic economic system is not only oriented towards fulfilling material needs, but is also seen as a form of devotion and worship to Allah SWT (Ista et al., 2023). Therefore, in carrying out economic activities, Islamic religious teachings have given limits that are allowed to be done and not allowed to be done by sellers, so that sellers avoid fraud with the aim of obtaining personal benefits This rule is grouped into a form of guidelines, values, ethics that are aimed at all humans to implement and apply in accordance with sharia rules (Husodo et al., 2024).

The application of the basic principles of sharia economics has the aims, among others, to be able to teach humans to cooperate and help each other and to distance themselves from envy that is contrary to sharia principles (Siswadi et al., 2023). The basic principles of sharia economics are to regulate buying and selling activities, because philosophically ethics are based on reason and religion to judge. Therefore, every human being who moves and carries out buying and selling activities, whether sellers or traders, must have knowledge and understanding of the regulations in conducting Islamic business, especially traders who carry out buying and selling transactions in traditional markets (Marunta et al., 2023). The application of the basic principles of sharia economics not only serves as a normative guideline in buying and selling activities, but also as an instrument for the formation of the character of economic actors who are oriented towards the values of justice, honesty, and mutual benefit.

In the context of Tolo' Market, Kelara District, Jeneponto Regency, this traditional market is the center of economic activity of the local community and involves traders with various social backgrounds and levels of understanding of sharia economic principles. This condition opens up opportunities for a gap between transaction practices that take place in the field and ideal sharia economic values. Therefore, a comprehensive study is needed to find out the extent to which the basic principles of sharia economics have been understood and applied by traders in their daily buying and selling activities.

Based on this description, this study aims to analyze the application of the basic principles of sharia economics by traders in Tolo' Market, Kelara District, Jeneponto Regency. The results of this research are expected to make an academic contribution to the development of Islamic economic studies and become a practical consideration for traders and stakeholders in improving business ethics in accordance with sharia principles in the traditional market.

METHOD

The type of research in this study is included in field research, which is research that is carried out systematically with the aim of collecting data in the field with an orderly and structured method. This field research aims to obtain factual and contextual data so that it can provide an accurate picture of the implementation of the basic principles of sharia economics in daily practice. The approach used in this research is a qualitative descriptive approach aimed at exploring and understanding in depth how the implementation of the basic principles of sharia economics in buying and selling transactions is carried out by traders in the market. This research is exploratory, so it emphasizes more on the meaning, understanding, and interpretation of the research subjects on the application of sharia principles, such as honesty, transparency, and justice. By using a descriptive qualitative approach, researchers can provide a clear, detailed, and contextual picture of the reality that occurs in the field, as well as assess whether the transactions carried out are in accordance with sharia principles in a practical way.

The data collection technique taken in this study is Observation, which is a data collection technique that involves systematic observation and recording of the phenomenon or object being studied. The researcher conducts direct observations in the market to see how buying and selling transactions take place and whether sharia accounting principles are applied in these transaction activities. Interview is a data collection technique by way of question and answer between researchers and informants using interview guides which are considered to be able to provide concrete data and information about the problem to be researched. The data analysis technique used is data reduction, namely summarizing, selecting important data, looking for themes and patterns. The data that has been reduced will get a more detailed picture and make it easier for researchers to collect further data and search for it if it is still needed.

RESULT AND DISCUSSION

The application of the basic principles of sharia economics to traders reflects a commitment to run a business in accordance with Islamic values that uphold honesty, justice, and transparency. Traders are expected to record each transaction correctly and honestly without manipulation, and avoid practices prohibited by Islamic law, so as to reflect the actual business conditions. In addition, traders are obliged to maintain their mandate in managing funds and other people's belongings, as well as ensuring that business activities do not conflict with halal principles but also as a means of moral and spiritual accountability in business. Therefore, based on the results of research in the field, some of the basic principles of sharia economics in traders at Tolo' Market, Kelara District, Jeneponto Regency are described as follows:

1. The Principle of Justice

The principle of justice reflects the existence of a harmonious balance in various dimensions of life, both temporal and ukhrawi, including a balance between growth and equity, individual interests and social interests, and integration between consumption, production, and distribution activities (Ista, et al., 2023). The principle of fairness in buying and selling in the market emphasizes balanced treatment and does not harm one party, both the seller and the buyer. Justice is realized through reasonable pricing, the provision of honest information about the condition of goods, and the absence of fraud, hoarding, or manipulation of product quality and quantity. Fair traders do not take advantage of buyers' ignorance for one-sided gain, while buyers are also expected to pay according to the value of goods without unreasonably depressing prices. This principle is in line with Islamic teachings that prohibit fraudulent practices and encourage the creation of a healthy and mutually beneficial market.

The application of the basic principles of sharia economics to buying and selling in the market on the principle of fairness that there are traders, differentiating prices between new buyers and regular customers, which shows that there is no application of the principles of justice and equality. Others give the same price to all buyers as a form of fairness and professionalism, from the problem of complaints if any, they generally solve it well, related to discounts or bargains, some traders are willing to give discounts, especially if the purchase is in large quantities. This shows that there is flexibility in pricing, although not all of them are consistent with the principle of fairness.

The results of interviews with traders at Tolo' Market, Kelara District, Jeneponto Regency, show that the principle of fairness in buying and selling transactions is reflected in traders' efforts to treat buyers fairly, especially in terms of price and quality of goods. Traders claim to set prices based on market conditions and provide flexibility for buyers to bid. However, there is still a difference in the treatment of regular customers and new buyers, where regular customers often get a lower price. Nonetheless, buyers are satisfied that they are given room to bargain and receive fair treatment in the transaction process. This shows that the principle of fairness has been sufficiently applied, although there is still room for improvement in the consistency of treatment of all buyers.

2. Transparency Principle

The principle of transparency in buying and selling in the market demands openness and honesty between sellers and buyers in every aspect of the transaction. The Prophet (saw) emphasized the prohibition of any buying and selling practice that contains elements of fraud, because such actions have the potential to harm other parties and are contrary to the principles of human rights in trade activities, namely the willingness and agreement of both parties (Ista et al., 2023). The seller is obliged to provide clear and correct information about the merchandise, such as the origin, quality, quantity, price, and condition of the goods (whether new, used, or defective). In a hadith, the Prophet Saw said:

نَعْمَ، التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ

Meaning:

"Honest and trustworthy merchants will be with the prophets, shiddiqin, and martyrs on the Day of Judgment" (HR. At-Tirmidhi no. 1209).

This hadith contains a very deep message about the virtue of honesty in business activities. It is stated that Allah SWT will give the highest appreciation to honest traders, because they will be together with the prophets, *shiddiqin* (people who are very true in their faith), and martyrs (martyrs). This is not an ordinary position, but the highest degree in the sight of Allah in the hereafter. Therefore, business is not just a matter of making a profit, but also a field to achieve great rewards if it is run with commendable morals.

Transparency also includes strictness in the terms of the sale and purchase, such as the return policy or product warranty. With this openness, buyers can make conscious and fair decisions without any element of fraud or manipulation. From a sharia perspective, transparency is a form of moral responsibility that supports the creation of trust and justice in economic activities in the market.

The application of the basic principles of sharia economics in buying and selling at Tolo' Market, Kelara District, Jeneponto Regency on the principle of transparency that traders only sell selected goods so that buyers are not disappointed and still return to shopping, then buyers are informed of the shortage of goods, and are still given the freedom to choose and if there is damage in delivery, the goods will be replaced so that customers remain satisfied. Traders at Tolo' Market, Kelara District, Jeneponto Regency apply the principle of transparency by maintaining the quality of goods, checking the condition and expiration date, and being honest with buyers. They are also ready to replace damaged items to maintain customer trust and satisfaction. This transparency is important to build buyer loyalty and healthy business competition. Buyers are satisfied with the buying and selling process that takes place in the market and appreciate the freedom to choose and inspect the goods they want to buy, so they feel more confident in their quality.

In addition, traders are considered honest and meticulous in serving buyers, for example by checking the condition of goods before putting them in bags. Although there is a possibility of errors or mismatches of goods, this is rare because buyers usually choose their own goods and witness the packaging process firsthand. This reflects the relationship of trust and openness between traders and buyers at Lamuru Market. The principle of transparency in buying and selling has been applied quite well. Traders are generally open in conveying information about the condition of goods, prices, and product quality. They inspect goods before they are sold, convey defects if any, and replace defective goods as a form of responsibility. Meanwhile, buyers are satisfied because they are given the freedom to choose and inspect goods before buying, and feel that there is no element of fraud in the buying and selling process.

The application of this principle of transparency reflects traders' efforts to maintain trust and build healthy trade relationships. In the sharia perspective, transparency is a form of trust and honesty that is the basis for muamalah. Property obtained through sources of income that are not transparent or contain elements of uncertainty (*gharar*), the practice of *riba* (interest), and *maysir* (gambling or speculation), are considered invalid according to the provisions of Islamic law and therefore fall into the category of haram (Ista et al., 2024). Therefore, the application of transparency not only functions as an instrument of business ethics, but also becomes a normative prerequisite in ensuring the halalness of transactions, the blessing of property, and the achievement of economic justice in line with sharia principles in contemporary muamalah practices.

3. Principles of halal

In Islam, buying and selling transactions in the market must meet the principles of halal to be valid and bring blessings. As the rules of fiqh (*qā'idah fihiyyah*) formulated by scholars based on *istiqrā'* (induction) on the following postulates of the Qur'an and Sunnah:

الأصل في المعاملات الإباحة حتى يدل الدليل على التحريم

Meaning:

"The original law in muamalah is permissible, until there is evidence that shows its haram".

The rules of fiqh affirm that there is a wide space of freedom for humans to design and develop various forms of transactions and contract products in muamalah activities (Rasit, et al, 2023). However, this freedom is not absolute, but is limited by the provisions of the sharia sourced from the Qur'an, Al-Sunnah, and the results of ijihad of scholars. Therefore, the practice of muamalah must be carried out while maintaining the value of justice and avoiding prohibited elements, such as *riba*, *gharar*, *maisir*, and various other acts that have the potential to cause loss or injustice for the parties involved in the transaction.

Transactions must be made on the basis of the willingness of both parties without any coercion or fraud. The goods traded must be halal, both in terms of substances and their use, and clear specifications so as not to cause uncertainty (*gharar*). Islam also prohibits usury, fraud (*tadlis*), gambling (*maisir*), and fraudulent practices such as monopoly or hoarding of goods. In addition, the goods sold must be actually owned by the seller and can be handed over to the buyer. These principles aim to maintain fairness, honesty, and create a trade system that is trustworthy and in accordance with sharia guidance.

The results of interviews from traders at Tolo' Market, Kelara District, Jeneponto Regency that the application of the basic principles of sharia economics in buying and selling in the market on the principle of halal, can be concluded that the majority of buyers feel confident and believe that the goods sold in the market are halal and in accordance with Islamic law. This belief arises because the traders in the market are mostly Muslim, so it is considered to understand and comply with the rules regarding the prohibition of selling haram goods. In addition, a simple and transparent buying and selling process, such as buyers directly selecting merchandise such as fresh vegetables and fish, as well as knowing the origin of the goods being sold (e.g. purchased from Bone), further strengthens their belief in the halalness of the product. Trust between buyers and sellers in this market is one of the important factors that make them feel safe in transactions. Traders at Tolo' Market, Kelara District, Jeneponto Regency try to ensure that their merchandise is halal, both in terms of substances and how to obtain them. Goods such as food, drinks, and basic necessities are sold in conditions suitable for consumption and do not contain prohibited elements. Traders state they are careful in choosing the products they sell, especially from trusted suppliers.

Buyers feel confident in the halalness of the product because generally traders are Muslims who maintain Islamic values in trading. Thus, the principle of halal has been applied thoroughly and is one of the advantages of this traditional market compared to modern markets that do not necessarily pay attention to this aspect in detail.

4. Trust Principle

Trust is related to trust, both in consumers, partners, and in Allah SWT. Entrepreneurs must be reliable and trusted to achieve a better life (Wahid & Syakur, 2023). A merchant who has a trustworthy nature will find it easier to gain customer loyalty and establish long-term cooperative relationships with business partners (Al-Kahfi et al., 2025). The principle of trust in buying and selling in the market means that sellers and buyers must be honest and trustworthy. The seller is obliged to convey the condition of the goods as they are, without covering defects or raising the price unreasonably. The buyer must also pay according to the agreement. Amanah maintains trust and creates fair transactions, thereby bringing blessings in trade.

The application of the basic principles of sharia economics in buying and selling in the market on the principle of trust can be to maintain honesty in the condition of goods, be ready to replace damaged goods if mistakes come from their side, and not let go of their hands when there are complaints from customers. This trait is one of the main indicators of the quality of a person's faith, as mentioned in the hadith of the Prophet Muhammad Saw:

لَا إِيمَانَ لِمَنْ لَا أَمَانَةَ لَهُ، وَلَا دِينَ لِمَنْ لَا عَهْدَ لَهُ

Meaning:

"There is no faith for those who do not have trust, and there is no religion for those who do not keep promises". (HR. Ahmad, no. 12575; also narrated by al-Baihaqi and others)

This hadith shows how crucial trust is as an indicator of one's faith and Islam. Trust is not just a personal trait, but a reflection of a person's moral and social integrity in life, including in the business world. In the context of entrepreneurship, trust is reflected in various forms: being honest in offering products, not hiding defects in goods, keeping promises in shipping or payment, and carrying out business responsibilities according to agreements. Trustworthy business actors will build consumer trust, strengthen business relationships, and create a healthy and fair business climate. On the other hand, dishonesty and betrayal of trust will destroy reputation and bring moral and material losses. This shows that they not only pursue profits, but also maintain moral and ethical values in trading. In addition, traders are also careful and selective in accepting custody of goods. They realize that accepting a deposit means accepting responsibility, so they only do it if they are confident that they can

take good care of it. This action reflects an attitude of trust, which is trustworthy and responsible in safeguarding the rights of others. Traders at Tolo' Market, Kelara District, Jeneponto Regency have applied the principle of trust through honesty, responsibility, and maintaining trust in every interaction with buyers. This principle is the foundation for building a good relationship between sellers and customers, as well as creating a healthy and reliable trading atmosphere.

From the results of interviews from traders and buyers, it can be concluded that trust is an important foundation in buying and selling interactions at Tolo' Market, Kelara District, Jeneponto Regency. The merchants state that they always try to be honest, not cheating, and responsible for their merchandise. If there is a complaint from the buyer, the merchant is willing to replace or repair the problematic item. On the other hand, buyers are satisfied because they get good service and feel served sincerely. This form of trust is also reflected in the practice of ordering goods orally without written evidence, but still fulfilled by the trader according to the agreement. The application of this principle of trust creates a harmonious and lasting relationship between sellers and buyers

5. Principle of accountability

The principle of accountability in buying and selling transactions in the market emphasizes the importance of responsibility and openness between sellers and buyers. Each party must be able to account for its actions, both morally, socially, and legally. The buying and selling process should be accompanied by proof of transaction such as a note or receipt to avoid disputes in the future. In the Islamic context, accountability also means that every transaction must be in accordance with sharia principles, and the perpetrator is aware that every act will be held accountable before Allah SWT. With accountability, transactions become more transparent, fair, and trustworthy by all parties, thus encouraging the creation of a healthy and ethical trading system.

The application of the basic principles of sharia accounting in buying and selling in the market on the principle of accountability can be that most traders still rely on memory and direct observation of the goods sold, without systematically recording transactions. Although there are traders who have started using a note-taking system with notes and a credit system, this is not even across traders. Therefore, there is still a need for increased understanding and mentoring so that traders can be more responsible and transparent in managing their businesses.

The application of the basic principles of sharia accounting in buying and selling in the market is on the principle of accountability that the process of exchanging goods in this market runs quite flexibly and easily, even with some variations in experience. Buyers are generally satisfied because traders at Tolo' Market, Kelara District, Jeneponto Regency are willing to accept the exchanged goods and provide the opportunity for buyers to choose the desired goods as a replacement. Although some buyers mention that the response from traders in an exchange situation can be ordinary, it does not reduce their convenience. Thus, the practice of exchanging goods at Lamuru Market reflects the openness and trust between traders and buyers, even though the implementation is not always formal.

The principle of accountability is still a big challenge in the practice of buying and selling in the market. Most traders have not done regular transaction logging and rely only on simple memories or records, which tend to be unsystematic. This is due to the lack of understanding of the importance of financial recording and limited access to recording facilities, on the other hand, although buyers generally do not demand proof of transaction on small purchases, they still expect better transparency, especially in large-scale transactions. This lack of accountability can hinder business growth professionally and is not in line with sharia principles, which emphasize clarity, honesty, and accountability in muamalah.

CONCLUSION

Based on the results of research and discussion on the application of the basic principles of sharia economics in buying and selling transactions by traders at Tolo' Market, Kelara District, Jeneponto Regency, it can be concluded that trading practices in the market in general have led to the application of sharia economic values, although they are not fully optimal and even. The principles of fairness and transparency have been applied quite well through relatively reasonable pricing, disclosure of information about the condition of goods, and the existence of bargaining space between sellers and buyers. This shows the efforts of traders to create fair and mutually beneficial transactions. The principle of halal in buying and selling transactions has also been carried out well. The majority of traders ensure that the merchandise traded is sourced from halal and consumable products, thus fostering a sense of security and trust for buyers. In addition, the principle of trust is reflected in the attitude of traders who are responsible for merchandise, willingness to respond to buyer complaints, and maintaining trust in the buying and selling relationship that takes place simply but based on honesty. However, this study found that the principle of accountability is still an aspect that needs to be improved. Most traders have not recorded transactions systematically and still rely on simple memories or records, so it has the potential to cause ambiguity in business management and is not in

line with the principle of accountability in the Islamic economy. Therefore, efforts are needed to increase understanding and assistance to traders regarding the importance of recording transactions and managing more accountable businesses.

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