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Analysis of Way Jepara Traditional Market Traders' Understanding of the Principles of Buying and Selling from the Perspective of Fiqh Muamalah

Fauzan Adzima
Darussalam Islamic College, Lampung, Indonesia
Fauzann223344@gmail.com

Moh. Abdurrahman Wahid
Darussalam Islamic College, Lampung, Indonesia
Abdurrohmanwahid246@gmail.com

Abstract

This study evaluates the understanding and practice of Islamic trade principles among Muslim traders at Way Jepara Traditional Market, East Lampung, from the perspective of Islamic jurisprudence (fiqh muamalah). Using a descriptive qualitative field research approach, data were collected through observation and structured interviews with ten Muslim traders, supported by documentation. The results indicate that although traders demonstrate a commendable practical understanding of core Islamic values—such as honesty, justice, and mutual consent (an-taradhin)—their conceptual literacy regarding formal Islamic jurisprudence terminology (e.g., gharar, tadlis, and khiyar) remains limited. In practice, trading activities generally align with Sharia principles; however, market competition sometimes leads to minor transparency issues regarding commodity quality. The study concludes that traders' understanding is largely shaped by informal religious gatherings and trading experiences rather than formal education. These findings suggest an urgent need for local governments and religious institutions to conduct structured and regular socio-economic literacy programs to bridge the gap between theoretical Sharia ideals and field practice.

Keywords: Fiqh Muamalah, Traditional Market

1. Introduction

Trading activities in traditional markets are the lifeblood of the community's economy, reflecting not only transactions to fulfill material needs but also patterns of social interaction and the implementation of the religious value system adopted by those involved. In the context of Islamic economics, all lines of business activities, including buying and selling (al-bay'), are categorized as part of the fiqh muamalah (Islamic jurisprudence), whose implementation is strictly bound by sharia principles to uphold the public interest (mashlahah) and prevent harm (mafsadah). However, the empirical reality in traditional markets often triggers academic anxiety among researchers and academics of Islamic economics. This academic anxiety is rooted in the high potential for normative distortion, where there is a significant gap or gap between the ideals of Islamic legal doctrine that require honesty (shidq), justice ('adl), and absolute willingness (an-taradhin) and actual practices in the field that are susceptible to being colored by one-sided profit motives. Scientific concerns are further heightened by indications that Muslim traders' religious knowledge often remains limited to theological memorization without being fully internalized into contemporary economic behavior. If traders' cognitive understanding of the pillars, valid conditions, and prohibited boundaries of transactions is low, then violations of muamalah that harm the public will systematically recur in traditional markets without a clear evaluation process.

These academic concerns are reinforced by the facts and initial statistical data found at the actual research location. The Way Jepara Traditional Market, located in Way Jepara District, East Lampung Regency, is a crucial economic hub, where the majority of traders and consumers are Muslim. Based on initial observations and in-depth interviews with a sample of Muslim traders in the market, significant data gaps were found. As many as 40% of the observed vegetable and basic food vendors were indicated to still frequently mix good-quality goods with rotting or defective goods in a wholesale sales system. This trading practice raises the risk of unclear merchandise (gharar) and quality manipulation (tadlis), which are strictly prohibited under Islamic law. Furthermore, consumer complaints regarding inaccurate scales and measuring instruments accounted for 15% of the total random transactions monitored by the researchers. This sectoral statistical data-based phenomenon reinforces the suspicion that Sharia compliance among traditional traders at the sub-district level remains suboptimal and requires further attention.

Empirical studies regarding the implementation of muamalah fiqh in traditional market institutions have actually been explored by several previous researchers. Research by Syahra, Yasintha, Tuzahara, Azmi, and Wismanto (2024) examines the concept of buying and selling from the perspective of muamalah fiqh and its theoretical implications for strengthening the foundations of macro sharia economics. Furthermore, a study from Nurafida (2024) focuses specifically on aspects of consumer protection through legal analysis of the application of khiyar conditions and khiyar disgrace to clothing trade commodities in traditional markets. On the other hand, Ghani and Ab Mumin (2015) reviewed the dynamics of sale and purchase agreements in a more modern sector, namely by dissecting their practices in the Indonesian capital market environment. The fundamental difference between this research and the series of previous studies lies in the scope of the object, methodology and focus of analysis. This research does not limit itself to one particular type of commodity such as clothing or modern capital markets, but rather carries out a comprehensive investigation of the conceptual understanding of traditional market traders on a regional scale in general, then correlates it directly with sociological factors and behavioral patterns of their real daily transactions in the market.

A research gap identified from the previous literature review is the paucity of Islamic studies that specifically examine the causal correlation between traders' formal religious literacy levels and the consistency of their business morality amidst the competitive pressures of remote traditional markets. The novelty of this study lies in its cognitive mapping scheme, which dissects the understanding structure of traders at Way Jepara Traditional Market using a practical cognitive taxonomy classification. This study proves that traders' understanding is not assessed by their theoretical understanding of Islamic legal terms verbally, but rather by their ability to interpret, translate, and apply the pillars of contentment and justice under the shadow of the local market's daily transaction culture. This descriptive qualitative field approach is the main distinction of this study from previous normative research.

Based on this gap, the primary objective of this study is to analyze the level of understanding of Way Jepara Traditional Market traders regarding the basic principles of buying and selling from the perspective of Islamic jurisprudence (fiqh muamalah). To achieve this objective in a measurable manner, the research problem is broken down into three interrelated research questions: 1) What is the level of understanding of Way Jepara Traditional Market traders regarding the principles of buying and selling in Islamic jurisprudence (fiqh muamalah)? 2) How are Way Jepara Traditional Market traders' buying and selling practices viewed from the perspective of Islamic jurisprudence (fiqh muamalah)? 3) What factors influence traders' level of understanding of the principles of buying and

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selling in accordance with Islamic law? These three questions serve as a scientific guide in untangling the existing academic concerns.

The urgency of this research is based on two main aspects: theoretical and practical. Theoretically, the results of this study provide a valuable scientific contribution to the development of Islamic economic law, particularly in expanding empirical sociological studies of Islamic law related to the economic behavior of grassroots communities. Practically, this research is highly urgent as a reference and provides concrete recommendations for market managers, local governments, and local religious institutions in formulating a framework for fostering Islamic business ethics and regularly disseminating Islamic jurisprudence (fiqh muamalah). Improving traders' comprehensive understanding is an absolute prerequisite for eliminating fraudulent weighing practices, eliminating elements of product quality manipulation, and creating a healthy, honest, transparent, and blessed trading climate in traditional markets, in accordance with Islamic law.

2. Literature Review

Understanding

Comprehension is a person's ability to grasp, understand, interpret, and re-explain a concept or information that has been learned using their own language. Comprehension is not only limited to knowing or memorizing, but also includes the ability to explain, differentiate, conclude, provide examples, and apply knowledge in different situations. According to experts such as Ngalim Purwanto, Winkel, Sudirman, Arikunto, and Nana Sudjana, comprehension indicates a level of cognitive ability that allows a person to grasp the meaning of a concept, fact, or material in depth. A person's level of comprehension is influenced by internal and external factors. Internal factors include physical condition, psychology, intelligence, interest, motivation, and fatigue, while external factors include family, school, community environment, and the way information is conveyed. Thus, comprehension is an important aspect in the learning process that plays a role in helping a person think, make decisions, and solve problems effectively.

Traditional market

Traditional markets are places where sellers and buyers meet to conduct direct sales transactions, generally involving bargaining. Besides serving as a trading platform, traditional markets also serve as venues for social and economic interaction within the community. Markets play a crucial role in facilitating the acquisition of goods and services, providing a distribution channel from producers to consumers, and creating employment opportunities, thus boosting the local economy. Markets can be differentiated based on their type of activity, transaction method, type of goods, and operating hours. Markets are divided into traditional and modern markets, based on their transaction method. Traditional markets are characterized by bargaining, are managed by the local government or regional government, and primarily sell local products and daily necessities. Modern markets, on the other hand, employ a fixed-price system and offer more organized services. Therefore, traditional markets play a crucial role in supporting the community's economic activities while maintaining the social values that thrive in their surrounding areas.

Buying and selling (al-bay’)

Buying and selling (al-bay') in muamalah fiqh is the activity of exchanging goods or assets carried out on the basis of the willingness of both parties in accordance with the provisions of Islamic law. Buying and selling is a contract that causes the transfer of property rights from the seller to the buyer for a certain reward or price. The legal basis for buying and selling is found in the Al-Qur'an Surah Al-Baqarah verse 275:

وَأَحَلَّ اللّٰهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

The meaning: "Allah has permitted trading and forbidden usury." This verse indicates that buying and selling is an economic activity permitted in Islam as long as it is conducted in accordance with

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sharia law. Furthermore, the hadith of the Prophet Muhammad (peace be upon him) also explains that good and honest buying and selling is one of the most important forms of business.

In its implementation, buying and selling has several pillars and conditions that must be met, namely the presence of a legally competent seller and buyer, a valid consent (ijab and qabul), a clear, pure, beneficial object of the transaction, and a price that is mutually agreed upon by both parties. One important condition in buying and selling is ownership of the goods by the seller or permission from the rightful owner. In Islamic law, ownership (milkiyah) is a person's right to control and utilize assets in accordance with sharia law. Islam recognizes the right to private property, but its use must be carried out responsibly and without harming others. Ownership can be obtained through contracts, inheritance, business proceeds, or control over assets not yet owned by others. Therefore, every buying and selling transaction must be based on the principles of justice, honesty, and welfare in accordance with the provisions of Islamic jurisprudence (fiqh muamalah).

3. Research Methods

This research is a field study using a descriptive qualitative approach. The study was conducted at Way Jepara Traditional Market, Way Jepara District, East Lampung Regency. The location was selected based on the consideration that the market is a center of economic activity in the community, with a majority of traders being Muslim, making it relevant to examine traders' understanding of the principles of buying and selling from the perspective of Islamic jurisprudence (fiqh muamalah). The research data sources consisted of primary and secondary data. Primary data were obtained through interviews and observations of Muslim traders at Way Jepara Traditional Market, while secondary data were obtained from books, journals, scientific articles, and other documents relevant to the research.

The data collection techniques used were interviews and documentation. Interviews were conducted directly with Muslim traders to obtain information about their level of understanding of the principles of buying and selling in Islamic jurisprudence (fiqh muamalah). Documentation was used to supplement the research data, including photographs, notes, and other supporting documents. The collected data were then analyzed using qualitative data analysis techniques through the stages of data reduction, data presentation, and conclusion drawing. To ensure data validity, the researcher employed source triangulation by comparing data from interviews, observations, and documentation to obtain valid and accountable data.

4. Result and Discussion

The Level of Understanding of Way Jepara Traditional Market Traders regarding the Principles of Buying and Selling in Fiqh Muamalah

Based on interviews, most traders at Way Jepara Traditional Market understand that trading activities must be conducted in accordance with Islamic teachings. They view trade as a means of earning a legitimate livelihood and a form of worship. This understanding is evident in the informants' responses when asked about Islamic rules regarding trade.

One trader stated:

"In my opinion, trading requires honesty and no deception. The sustenance we seek must be lawful so that our business is blessed." (Informant 1, interview with Bu Ning, a fish trader, 2026).

Another informant made a similar statement:

"In Islam, there are definite rules for trading, for example, no cheating, no underweighting, and mutual consent." (Informant 2, interview with Bu Wiwin, a grocery seller, 2026).

These findings indicate that traders understand the basic principles of Islamic trading, although not all are formally familiar with the term fiqh muamalah. When asked about the sources of their

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knowledge about Islamic trade, the majority responded that it was acquired through family, religious studies, and daily experiences.

"I learned from my parents and from religious studies at the mosque. I've always been taught that trading requires honesty and trustworthiness." (Informant 3, interview with Mrs. Fatimah, a vegetable vendor, 2026).

Furthermore, most vendors admitted to not having a thorough understanding of the terminology of Islamic jurisprudence (fiqh muamalah).

"I don't really understand the terminology of Islamic jurisprudence (fiqh muamalah), but I know a little about the rules of buying and selling in Islam." (Informant 4, interview with Mrs. Fatimah, a vegetable vendor, 2026).

This indicates that the vendors' understanding is more practical than theoretical. They have applied Sharia values in their trading activities, but they have not yet systematically grasped the concepts of Islamic jurisprudence (fiqh muamalah).

Buying and Selling Practices of Way Jepara Traditional Market Traders Reviewed from the Principles of Fiqh Muamalah

The research results show that the buying and selling practices carried out by Way Jepara Traditional Market traders generally adhere to the basic principles of Islamic jurisprudence (fiqh muamalah). In everyday transactions, traders and buyers enter into a contract based on an agreed-upon price without any element of coercion.

Regarding the validity of the sale and purchase contract, one informant stated:

"Even though the full contract isn't spelled out, if the buyer has agreed to the price and handed over the money, I think the transaction is valid because both parties are willing." (Informant 5, interview with Mrs. Misna, a vegetable seller, 2026).

This statement demonstrates that traders understand the concept of consent (an-taradhin) as an important element in sales transactions.

Regarding honesty, the majority of traders stated that they strive to explain the condition of the goods they sell to buyers.

"If there are vegetables that are not good or the goods have minor defects, I usually inform the buyer first so there are no problems later." (Informant 6, interview with Mrs. Tri, a grocery seller, 2026).

These practices demonstrate efforts to implement the principle of honesty and avoid elements of tadlis (fraud). Furthermore, traders also recognize the importance of maintaining accurate weights and measurements.

"Less weights are a sin. Besides being detrimental to buyers, it can also lead to customers losing trust." (Informant 7, interview with Mrs. Mar, a grocery seller, 2026).

Nevertheless, the study found that in the face of intense market competition, some traders are still inconsistent in providing detailed information about the quality of the goods they sell. This situation indicates a gap between the ideal principles of Islamic jurisprudence (fiqh muamalah) and actual practice.

Factors Influencing Traders' Understanding of Sharia-Compliant Trading Principles

The study revealed that several factors influence traders' understanding of Sharia-compliant trading principles, including education, religious environment, trading experience, access to information, and market culture.

The religious environment is the most dominant factor. Many traders gain an understanding of Islamic trading through religious studies and advice from religious leaders.

"I usually gain knowledge from religious studies and sermons from religious teachers. They often explain about halal sustenance and good trading practices." (Informant 8, interview with Mrs. Nah, a grocery seller, 2026).

Furthermore, long-term trading experience also shapes traders' understanding of the importance of maintaining customer trust and confidence.

Islamic Business and Management Journal

Islamic Business and Management Journal (IBMJ)
ISSN: 2622-6316
ISSN: 2622-6324

"If you want your business to last, you have to be honest. Customers will come back if you can be trusted." (Informant 9, interview with Mrs. Suparti, a grocery seller, 2026).

On the other hand, low literacy in Islamic jurisprudence (fiqh muamalah) hinders a comprehensive understanding of sharia concepts.

"I know that usury and deception are prohibited, but I don't really understand the terminology in Islamic law." (Informant 10, interview with Mrs. Maryamah, a grocery seller, 2026).

This finding indicates that traders' understanding of sharia trading principles is shaped more by experience and their socio-religious environment than by formal education. Therefore, more intensive education and outreach efforts regarding Islamic jurisprudence (fiqh muamalah) are needed so that traders' understanding is not only practical but also supported by adequate conceptual understanding.

Discussion

Way Jepara Traditional Market Traders' Level of Understanding of the Principles of Buying and Selling in Islamic Jurisprudence

Based on research results, Way Jepara Traditional Market traders' level of understanding of the principles of buying and selling in Islamic Jurisprudence can be categorized as quite good. This is evident in their ability to understand the basic values that underlie transactions in Islam, such as honesty, justice, trustworthiness, and the obligation to seek lawful sustenance. Most informants stated that trading is not solely aimed at profit, but also as a form of worship and an effort to seek blessings in life.

However, traders' understanding of Islamic Jurisprudence remains more practical than conceptual. Most traders lack a thorough understanding of Islamic Jurisprudence terms such as gharar, tadlis, khiyar, or the theoretical terms and conditions of buying and selling. This indicates that traders' knowledge is acquired more through experience, family environment, and religious activities than through formal education.

These findings indicate that traders' understanding of Islamic Jurisprudence has been formed through the internalization of religious values in their daily lives. However, limited conceptual understanding can potentially lead to errors in transaction practices when traders are faced with more complex muamalah issues. Therefore, improving muamalah fiqh literacy is crucial for traders so that their understanding extends beyond moral aspects to encompass Islamic law as a whole.

Buying and Selling Practices of Way Jepara Traditional Market Traders Reviewed from the Principles of Fiqh Muamalah

The research results indicate that the buying and selling practices of Way Jepara Traditional Market traders generally align with the basic principles of Islamic jurisprudence (fiqh muamalah). In everyday transactions, the buying and selling process takes place based on mutual consent (an-taradhin), an agreed price, and a clear and lawful object of the transaction.

Traders generally understand that honesty is a key factor in maintaining customer trust. Therefore, most traders strive to explain the condition of the goods they sell to buyers, especially if there are any deficiencies or defects. This attitude demonstrates an awareness of the importance of avoiding the practice of tadlis (fraud), or fraud, which is prohibited in Islam.

Furthermore, the use of weights and measures is carried out with considerable caution. Traders recognize that reducing weights not only harms buyers but also contradicts religious teachings. This awareness reflects the application of the principle of justice in economic transactions, one of the primary objectives of Islamic jurisprudence (fiqh muamalah).

Nevertheless, the research found that under certain circumstances, some practices still do not fully align with the principles of Islamic jurisprudence (fiqh muamalah). Business competition and economic demands sometimes encourage some traders to be less transparent in providing comprehensive information about the quality of their goods. This phenomenon indicates a gap between the ideal

Islamic Business and Management Journal

Islamic Business and Management Journal (IBMJ)
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concept of Islamic jurisprudence (fiqh muamalah) and the reality of trade practices in the field. Therefore, fostering and strengthening sharia awareness are necessary to ensure a more consistent application of muamalah principles.

Factors Influencing Traders' Understanding of the Principles of Buying and Selling in Accordance with Islamic Sharia

The research results indicate that several factors influence traders' understanding of the principles of buying and selling in Islamic jurisprudence (fiqh muamalah), including education, religious environment, trading experience, access to information, and market culture.

The religious environment is the most dominant factor in shaping traders' understanding. Knowledge of Islamic trading ethics and regulations is generally acquired through religious studies, religious lectures, parental advice, and interactions with religious leaders in the community. This situation indicates that the learning process of muamalah occurs informally through community social life.

Trading experience also has a significant influence. The longer a person runs a business, the greater their understanding of the importance of maintaining trust, honesty, and good relationships with customers. This experience fosters an awareness that business success is determined not only by economic profit but also by the reputation and trust built over the long term.

On the other hand, limited access to Islamic economic education and literature is a hindering factor. Most traders have never received specialized training or study on Islamic jurisprudence (fiqh muamalah), so their understanding is limited to general aspects. As a result, concepts such as gharar, khiyar, and riba (usury) are not fully understood.

A market culture that values trust and social relationships also influences traders' behavior in conducting transactions. Values such as mutual respect, maintaining customer trust, and prioritizing good relationships are part of a trading culture that aligns with the principles of Islamic jurisprudence (fiqh muamalah).

Overall, religious environment and trading experience are the most influential factors in shaping traders' understanding of Islamic trading principles. However, improving literacy in Islamic jurisprudence (fiqh muamalah) through ongoing education and outreach is still necessary to ensure traders' understanding is more comprehensive and can be optimally applied in daily trading practices.

5. Conclusion

Berdasarkan hasil penelitian, dapat disimpulkan bahwa pemahaman pedagang Pasar Tradisional The Way of Jepara community's understanding of the principles of buying and selling from the perspective of Islamic jurisprudence (fiqh muamalah) is considered quite good. Traders understand the basic values of Islamic commerce, such as honesty, trustworthiness, justice, and mutual consent between seller and buyer. However, this understanding is largely practical, based on trading experience and habits, while theoretical understanding of Islamic jurisprudence concepts such as gharar, tadlis, and khiyar remains limited.

Traders' buying and selling practices generally reflect Islamic jurisprudence principles, particularly in terms of price agreements, transparency of product conditions, and efforts to maintain customer trust. Nevertheless, several obstacles remain in consistently implementing Sharia principles, particularly regarding transparency of product quality, which is affected by business competition and economic conditions.

Traders' understanding is influenced by several factors, particularly their religious background, trading experience, education, and access to information on Islamic economics. Therefore, efforts are needed to improve literacy in Islamic jurisprudence through ongoing guidance, outreach, and training in Islamic economics for traders. The implementation of this program is expected to strengthen traders'

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awareness in carrying out transactions that are not only economically profitable, but also in accordance with the principles of justice, honesty, and welfare in Islam.

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Islamic Business and Management Journal

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