

The Relation Between Islamic Business Ethics and The Performance of Traders in The Traditional Market of Cipanas

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ABSTRACT

Cipanas market is the first SNI-certified market in Cianjur, which has the slogan Gerbang Marhamah (Gerakan Pembangunan Masyarakat Berakhlakul Karimah) and the majority of the traders are Muslim. This study aims to analyze the application of Islamic business ethics to the business success of traders in Cipanas Market with a sample of 90 food traders. Data were analyzed using Partial Least Square-Structural Equation Modeling (SEM-PLS) and descriptive analysis. This research is limited to food and groceries sellers in the market area and does not examine all traders in the market. The results of data analysis show that management ethics, marketing ethics, and environmental ethics have a positive effect on business success and business blessings have a positive effect on financial improvement, customer growth, and employee loyalty. Overall, the application of Islamic business ethics has a positive effect on the business success of Cipanas market traders. Local government are expected to monitor trading practices in the Cipanas market, such as the accuracy of scales and price games so that sellers maintain ethics in their business.

Keywords: Business Success; Food Trader; Islamic Business Ethics; PLS-SEM; Traders; Traditional Market

INTRODUCTION

Traditional markets in Indonesia play an important role in advancing the people's economy (Iskandar et al., 2018). This is based on the following reasons. First, the market in Indonesia is still dominated by traditional markets. Second, the dominance of traditional markets in Indonesia is closely related to the population structure by income group. Third, especially for micro and small businesses, traditional markets are a very important platform, including in the agricultural, plantation, livestock, and fisheries sectors to sell their products, and the number of these business units dominates the number of companies in Indonesia. Indirectly, the existence of traditional markets will make a very large contribution to increasing job opportunities, the average income of the community, economic growth, and reducing poverty levels (Tambunan, 2020). Based on the previous explanation, the existence of traditional markets is very important as the basic foundation of the economy of a region.

Islam gives freedom to pursue business goals and ensures that this freedom is obtained in ways that are following Islamic sharia and ethics. Without the application of ethics, in an effort to achieve their goals, traders will get out of control, and do all kinds of ways to get the maximum profit. If spiritual, cultural, and moral values are not taken into consideration in business activities, this can lead to war between institutions, companies, and other business actors (Sari & Asad, 2018).

Cipanas market is one of the first three markets to obtain SNI certification and the first market in Cianjur to obtain SNI certification. By managing traditional markets by SNI guidelines, it is expected that products circulating in the market comply with provisions that can increase consumer protection (Disperindag, 2021). Cipanas traditional market is the cleanest, safest, and most therapeutic, traditional market (Darani & Suwendra, 2022). 90% of traders in the Cipanas traditional market follow Islam. Generally, traders sell commodities for community needs including primary needs, secondary needs, and tertiary needs (UPTD Cipanas market 2022). With the existence of the Cipanas market in Cianjur Regency and the ownership of SNI certification, the Cipanas market ideally can be an example in the application of the morals of the administrators and traders and can be responsible with the predicate of good market standardization.

Based on the previous description, this is contrary to the conditions of traditional markets in general which are still often found mixing good quality goods with poor quality, reducing the dose and scales, traders who provide poor service, and dropping other traders (Nurhadi et al., 2019), although the majority of traders is Muslim. Therefore, the purpose of this study is to identify the description the application of Islamic business ethics for traditional Cipanas market traders and analyze the effect of the application of Islamic business ethics on the business success of Cipanas traditional market traders. Due to the characteristics of each type of business are different, such as clothing, equipment that does not require weighing scales. This research is limited to food and groceries sellers in the Cipanas market area and does not examine all traders in the market.

Islamic Business Ethics

Business ethics are actions taken in business activities that do not violate organizational rules and norms in society. Ethics functions so that business runs fairly and well (Turyakira, 2018) by enforcing law and justice consistently and consistently and doing business in the view of Islam is not only looking for profit, but also a blessing. Doing business and morals are never separated, as is the case between science and morality, war and morality, and politics and morals. Business in Islam or sharia business is a business based on the Qur'an and Hadith where there is a compatibility of business activities with Islamic sharia as worship to Allah SWT to get His pleasure. Ethical behavior is behavior that follows Allah's commands and stays away from its prohibitions (Hamzani et al., 2022). Business is not only about making a profit but is also related to individual psychology and social aspects, so strong business ethics is needed so that the behavior of a business actor does not harm other parties (Fauzia, 2013).

Islamic Business Ethics and Business Success

Islam requires trading activities based on ethics. This is explained in the Qur'an which means: "And to the people of Madyan, we (sent) Shuaib, their brother. He said, O my people! worship Allah. There is no god for you but Him. Verily, there has come to you clear evidence from your Lord. Perfect the measure and the scales, and do not harm anyone in the least. Do not do mischief on the earth after it was (created) well. That is better for you if you are believers" (Q.S Al-A'raf: 85). The verse shows the virtue of trading honestly and not harming others is equivalent to the command to worship Allah SWT. Allah SWT has promised mercy and bounty for people who obey His commands and stay away from His prohibitions. As in the Qur'an which means: "And obey Allah and the Messenger (Muhammad), so that you will be given mercy" (Q.S Ali-Imran: 132). The grace referred to in this verse can be in the form of sustenance given by Allah SWT (Choiriyah et al., 2021). That there is a positive effect of the application of Islamic business ethics on business profits for entrepreneurs (Anindya, 2017).

Business Success

The purpose of avoiding business activities that are prohibited by religion is to pursue the pleasure and blessings of Allah SWT. The success of a business actor can also be seen from his expertise in setting the goals of the business run. The purpose of a business can be seen from the financial and non-financial aspects (Julius F. & Suhartatik, 2019). The success of a business can be assessed by several indicators that become assessment points. Several parameters in determining business success are profit or profitability, competitiveness, productivity, and efficiency, business ethics and competence, as well as building a good image (Noor, 2017). Business success indicators are capital, income, production output, sales volume, and labor, and some non-financial aspects that can be measured are product quality, employees, internal efficiency, customers, product development, and corporate social responsibility (Ostapenko et al., 2020; Oyelade, 2019). Business success also can be measured by the increase in the number of customers, business expansion, capital accumulation or increase in capital, the amount of production, improvement of physical facilities, expansion of marketing areas, and business income (Riyanti, 2003).

Financial Improvement

Financial improvement describes the financial goals that entrepreneurs need to achieve as their main vision. Business success indicators are capital, income, sales volume, production output, and labor (Agustina et al., 2020). Business success can also be measured by the increase in capital accumulation or increase in capital, number of customers, number of productions, business expansion, improvement of physical facilities, business income, and expansion of marketing area (Riyanti, 2003). Financial performance measured by using indicators of profit, assets, sales growth, capital, and increased productivity shows that Islamic business ethics indirectly affects financial performance (Ostapenko et al., 2020; Oyelade, 2019). That way, the focus of research on the financial improvement variable is to describe financial goals.

Hypothesized Relationships

Management Ethics

Management is needed in managing any organization because management is an applied science that can be used by anyone and in any field to manage work which includes planning, moving, and organizing activities (Y. Zhang et al., 2019). Humans are assigned to be caliphs to prosper the earth by the rules and provisions of Allah SWT. Islam regulates all aspects of life and all activities carried out will be accounted for on the Day of Judgment. This requires that all organizations, legal entities, or institutions that are formed must be legally responsible for the world and the hereafter for all company activities (Effendy, 2003). The following are four principles of Islamic management:

- The principle of *amar makruf nahi munkar*
- The obligation to uphold the truth
- Upholding justice
- The obligation to convey the mandate

Some of the managerial functions are motivation, communication, supervision (control), and planning (Ozkeser, 2019). The application of management ethics includes applying honest and trustworthy management according to Islamic law, creating an open, transparent, and responsible atmosphere, carrying out *amar makruf nahi munkar* in their environment and managing funds and sources of wealth efficiently (Puspitasari, 2016).

H₁: Management ethics have a positive effect on business success

Marketing Ethics

Marketing according to the American Marketing Association (AMA) is a procedure for preparing and implementing the conception, promotion, distribution of goods and services, and pricing, so that this process can satisfy customers and achieve company goals (Mulyani et al., 2020; F. Zhang & Zhu, 2019). Islamic marketing ethics is based on value optimization that requires solidarity with others and respect for Allah's creations, not doing things that harm others and preventing bad marketing practices. In the view of Islam, every group or individual is given the freedom to get as much profit as possible but must be bound by faith and ethics (Afif, 2017; Zulni & Siti, 2020). Marketing ethics in running a business has an impact on the profits obtained by the company (Puspitasari, 2016).

H₂: Marketing ethics has a positive effect on business success

Environmental Ethics

The business has a relationship with at least eight environments that would be relevant to the study of business ethics (Lawrence, 2017). A business company needs to pay more attention to eight business environments including customers, competitors, economic, technological, social, political, legal, and geophysical. The government issued a regulation that requires companies to carry out Corporate Social Responsibility (CSR) which is stated in Articles 2 and 3 which states that every company as a legal subject has social and environmental responsibilities. CSR is expected to create a balance between the environment, the company, and the community. For example, social-environmental ethics in business has a positive and significant effect on company value (Wulan, 2022). Ethics in the Islamic business environment is a business practice that has an Islamic ethical responsibility toward its business environment (Caldera et al., 2017; Wulandari & Prijadi, 2021). The most crucial implementation of business moral responsibility is a responsibility to oneself and God (Asyifa & Abdullah, 2023; Aziz, 2020).

H₃: Environmental ethics has a positive effect on business success

Business blessings (Barakah)

Barokah or blessing comes from Arabic, *barakah* (بَرَكَه), which means favor (Suhartono, 2003). According to the Big Indonesian Dictionary (1989) blessing is a gift from God that brings goodness to human life. The term blessing or blessing means *ziyadatul khair* or increasing goodness (Al-Ghazali, 2009). Blessings in life can be felt in all aspects, including sustenance, knowledge, age, health, and others. The scholars also explain the meaning of blessing as everything abundant and abundant, including material and spiritual blessings, such as security, tranquility, health, wealth, children, and age. The blessed treasure has at least three properties, the first is *taqarrub*, which is wealth obtained lawfully, then used to get closer to Allah SWT (Gunariah & Ridwan, 2022; Hasan, 2015). The second is beneficial assets, namely assets that bring benefits to other humans. The third is sufficient wealth, sufficient wealth is property owned by a Muslim who makes himself always feel enough with the property. By obtaining these blessings, the types of goodness, rewards, enjoyment, happiness, development, sufficiency, peace, benefits, close relationships, and harmony also increase (Alaydrus, 2009). The blessing of muzakki's wealth using indicators of fluency and increase in sustenance, selectivity related to sources of income, adequacy of living necessities, family harmony, perseverance in worship, property protected from theft, and inner peace show that obedience to pay zakat affects the blessing of muzakki's wealth (Nasution, 2017).

H₄: Business blessings have a positive effect on financial improvement

Consumers Increase

The increase in customers is one indicator of the success of the non-financial aspect of the business that describes the target market that traders need to achieve to encourage the achievement of the successful goals of the trading business. Business success in non-financial aspects related to customers according to Riyanti (2003), namely customer satisfaction, number of customers, and expansion of marketing area (market share). Customer satisfaction can be measured by indicators of regular customers and promotions from customers (Ngo, 2004). The customer increase variable is measured using indicators of the number of customers, customer loyalty or regular customers, promotions from customers or word of mouth (WOM), and market share. Indicators including the number of customers, customer loyalty, promotion from customers or word of mouth (WOM), and market share in measuring business success which shows that competitive advantage has a direct positive effect on business success (Khan, 2013; Lang & Hyde, 2013).

H₅: Business blessings have a positive effect on increasing customers

Employee Loyalty

Manpower or employees is one indicator of the success of non-financial aspects of the business (Suryana, 2003). Examples of research that considers that employee loyalty has an influence on company productivity, include research by (Prahinski & Kocabasoglu, 2006; Saputra & Mahaputra, 2022) which shows the results that employee loyalty has a positive influence on company growth. Loyalty is an employee's obedience to his company. Characteristics of loyalty can be seen from obedience or obedience, responsibility, devotion, and honesty (Saydam, 2000).

H₆: Business blessings have a positive effect on employee loyalty

Table 1. Variables of the Research

Latent variable	Code	Indicator variables	Source
Management Ethics	EIM1	Trading business intentions to worship	<i>H.R Bukhari No 1</i>
	EIM2	Doing business in accordance with Islamic law	<i>QS. Ali 'Imran:104</i>
	EIM3	Prioritizing worship over the business	<i>QS Al-Jumuah: 11</i>
	EIM4	Business activities are free from usury	<i>QS. Al-Baqarah: 278</i>
	EIM5	Record all financial activities	<i>Q.S Al-Baqarah: 282</i>
	EIM6	Pay attention to employee welfare	<i>H.R Bukhori No. 2359</i>
	EIM7	Good communication with employees	<i>Q.S An Nisa: 63</i>
	EIM8	Implement fair human resource management practices	<i>Q.S An-Nahl: 90</i>

Marketing Ethics	EIP1	Selling halal and good goods	<i>Hadith Shahihul Jami No. 4519</i>
	EIP2	Honest in measuring and weighing	<i>QS. Al-Muthafffin: 1-3</i>
	EIP3	Does not hide item defects	<i>Hadith Sunan An-Nasa'i No. 438</i>
	EIP4	Don't vilify other endeavors	<i>H.R Muttafaq 'alaih</i>
	EIP5	No hoarding (ihtikar)	<i>Hadith Sunan Abu Dawud No. 2990</i>
	EIP6	Can't drop prices to bring down competitors	<i>HR. Abu Dawud No. 3451</i>
	EIP7	Can't cheat buyers	<i>Hadith Sunan Abu Dawud No. 4320</i>
	EIP8	Not allowed to practice ba'i najasyi	<i>Hadith Sunan Ibnu Majah No. 2164</i>
	EIP9	There is no compulsion in business	<i>Q.S An-Nisa: 29</i>
	EIP10	The existence of khiyar rights in buying and selling	<i>Hadith Shahih Muslim No. 2823</i>
	EIP11	Be friendly and be nice and not rude to customers	<i>Hadith Shahih Muslim No. 4760</i>
Environmental Ethics	EIL1	Practicing the attitude of ihsan	<i>H.R Al-Bukhari No. 48</i>
	EIL2	Fulfillment of promises and agreements	<i>HR. Muslim 89</i>
	EIL3	Immediately pay off debts that become obligations	<i>Hadith Sunan An-Nasa'i No. 4614</i>
	EIL4	Paying wages on time	<i>Hadith Sunan Ibnu Majah No. 2434</i>
	EIL5	Tolerance towards followers of other religions	<i>Q.S Al-Kafirun: 1-6</i>
	EIL6	Useful business	<i>HR. Ath-Thabrani</i>
	EIL7	Preserving nature in business	<i>QS. Ar-Rum: 41-42</i>
Business Blessing	KB1	Health	
	KB2	Property benefits	<i>Hafidhuddin (2007), Alaydrus (2009) and Al-Thabathaba'i (1997)</i>
	KB3	Sufficiency of sustenance	
	KB4	Inner peace	
Financial Improvement	KU1	Profit	
	KU2	Sales Turnover	<i>Riyanti (2003) and Suryana (2003)</i>
	KU3	Business Assets	
Customer Increase	PP1	Amount	
	PP2	Regular customer	<i>Kasmir (2006), Riyanti (2003) and Peter and Olson (2000)</i>
	PP3	Promotion from customers (WOM)	
	PP4	Market share	
Employee Loyalty	KK1	Obedience	
	KK2	Responsibility	<i>Suryana (2003) and Saydam (2000)</i>
	KK3	Devotion	
	KK4	Honesty	

Source: Data processed from relevant studies

METHODS

This research is the quantitative research using primary data from a survey of 90 traders of food and vegetables at Cianjur Market from 854 traders. The effect of applying Islamic business ethics on the business success of traditional market traders was analyzed using SEM Smart PLS 3.0 software. PLS-SEM analysis consists of two sub-models, namely the measurement model, often called the outer model, and the structural model, often called the inner model. The measurement model shows how the indicator variable represents the latent variable to be measured. While the structural model shows the power of estimation between variables (Hair et al., 2014). The tests carried out on the measurement model or outer model are (1) validity tests by looking at the correlation between item scores and latent scores. The indicator is considered valid if it has a correlation value above 0.70. However, for exploratory research, 0.5-0.6 is still acceptable; (2) a reliability test in which the latent variable is declared reliable if the composite reliability and Cronbach's Alpha (CA) value is above 0.7 for confirmatory research and above 0.60 for exploratory research.

The tests carried out on the structural model or inner model is the path coefficient significance test and the coefficient of determination (R-Square). The path coefficient significance test is used to see the relationship between latent variables by looking at the parameter coefficient values with a statistical significance value of t through bootstrapping results. If the t statistic is greater than the critical value of z , including 1.65 (at a significance level of 10%), it can be concluded that the path coefficient is significant and vice versa (Hair et al., 2017). The value of R-Square (R^2) has values and indications, namely 0.75 (high), 0.50 (moderate), and 0.25 (weak).

RESULTS AND DISCUSSIONS

Overview of the Application of Islamic Business Ethics for Cipanas Market Traders

Based on a survey the respondent about the application of management ethics as a whole is good. The indicator that has the highest score, namely (EIM1) is the business intention to seek the pleasure of Allah SWT with 85 respondents answering strongly agree, and 5 respondents answering agree. This shows that most traders realize that all human deeds depend on their intentions, and most of the traders' intentions are to earn a living to cover their household needs. The EIM5 indicator (recording financial transactions) has the lowest score among other management ethics indicators. This shows that there are still traders who do not record financial transactions in their business. Based on interviews conducted, things that cause traders not to record financial transactions, among others, are trading businesses run alone or with family so that financial problems are resolved based on trust, do not have time to record, and do not have knowledge of neat financial recording procedures. structured.

Meanwhile, the application of marketing ethics according to the respondent is good. The indicator that has the highest score (EIP2) is honest in measuring and weighing with 79 respondents answering strongly agree, and 11 respondents answering agree. This shows that all traders agree to be honest in weighing and measuring their merchandise because most traders already use digital scales. The EIP5 indicator (no hoarding/ihthikar) has the lowest score among other management ethics indicators, although the scores obtained from the opinion agree and strongly agree to dominate but 4 people are doubtful about the statement, this is because there is a hoarding of merchandise with the aim of not want to lose a lot with a price policy that fluctuates like cooking oil prices.

The variable of environmental ethics for Cipanas market traders is good. The indicator that has the highest score is (EIL5) being tolerant with 86 answering strongly agree, and 4 respondents answering agree. This shows that all traders are tolerant and respect followers of other religions because the reason is that all buyers are kings and must be served properly it has a positive impact on their trading business. The EIL7 indicator (conserving nature in business) has the lowest score among other environmental ethics indicators, this is based on the fact that most basic food traders also sell other types of plastic in their shops and other traders need plastic to wrap the merchandise they sell.

Table 2. Overview of the application of Islamic business ethics

Variable	Percentage (%)	Average (%)
Management Ethics	92,89	95,27
Marketing Ethics	96,26	
Environmental Ethics	96,67	

Source: Processed data (2022)

Based on the results of the research, the description of Cipanas market traders on the application of Islamic business ethics can be concluded in Table 2. Based on Table 4 it can be explained that the application of Islamic business ethics for Cipanas market traders is in the very good category (95.27%).

The Effect of Application of Islamic Business Ethics on Business Success

In Table 3 it is shown that the entire AVE value for each variable is more than 0.50 and the CR value is more than 0.7. So, based on these criteria, it can be said that the construct is convergently valid, meaning that all variables in this study can explain more than 50% of the variance on each indicator and the consistency between indicators is good.

Table 3. Validity and reliability test values

Variable	Cronbach's Alpha (CA)	Composite Reliability (CR)	Average Variance Extracted (AVE)
Management Ethics	0,594	0,774	0,543
Marketing Ethics	0,814	0,866	0,566
Environmental Ethics	0,812	0,869	0,570
Business Blessing	0,671	0,803	0,508
Financial Boost	0,799	0,882	0,714
Customer Upgrade	0,687	0,809	0,516
Employee Loyalty	0,862	0,907	0,709

Source: Processed data (2022)

The loading factor after the validity and reliability test are shown in Figure 1. Several indicators in the validity and reliability test must be excluded because they have a loading factor of less than 0.5 and there are several indicators that cause the variables to be invalid and reliable.

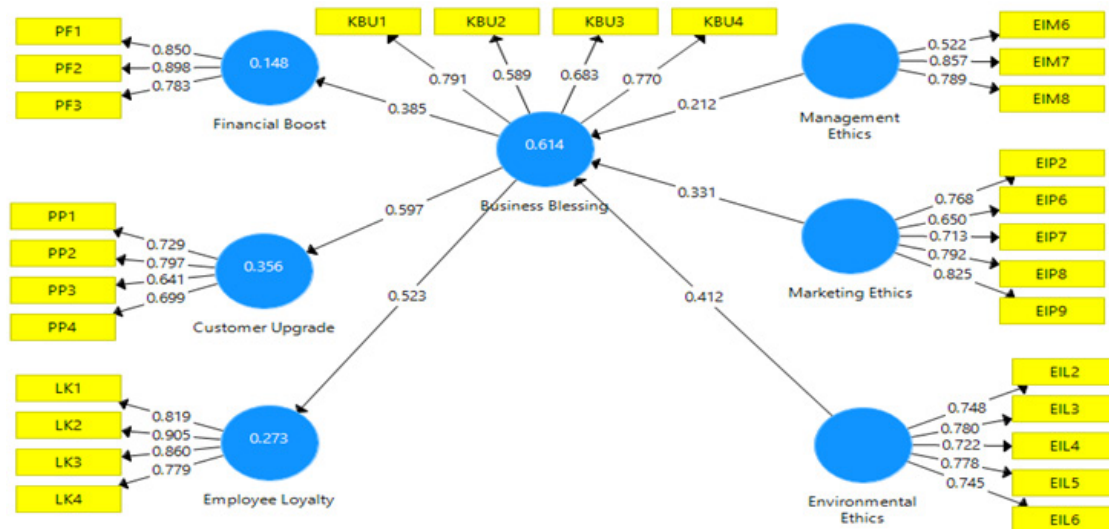


Figure 1. Loading factor
(Source: Processed data, 2022)

The path coefficient aims to show the results of the hypothesis. The significance of the hypothesis test was measured using the t-statistics and p-value. The test criteria are considered significant when the t-statistics value is greater than or equal to 1.65 and the p-value is less than or equal to 0.1. In addition, the path coefficient can also indicate the direction of a significant relationship, both positive and negative by considering the original sample.

Table 4. Path coefficient results

	Hypothesis	Original sample(O)	T statistics (O/STDEV)	P values	Note.
H1	EIM→ KBU	0,212	1,711	0,088	Accept
H2	EIP→ KBU	0,331	2,208	0,028	Accept
H3	EIL → KBU	0,412	2,845	0,005	Accept
H4	KBU → PF	0,385	4,748	0,000	Accept
H5	KBU → PP	0,597	5,460	0,000	Accept
H6	KBU → LK	0,523	6,586	0,000	Accept

Source: Processed data (2022)

The results of the significance test can be seen in Table 4. These results show that the overall path between latent variables has a significant effect or has a t-statistic value greater than 1.65 and a p-value less than 0.1, so all hypotheses are accepted. Based on the test results, the first hypothesis, namely EIM → KBU is accepted. This is indicated by the T-statistics value of 1.711 which is greater than 1.65 and the P-value of 0.088 which is smaller than 0.1. That is, the management ethics variable significantly influences the business blessing variable, so the first hypothesis in this study is accepted.

Table 5. R-square value

	R square	R square adjusted	Note
KBU	0,614	0,601	Moderate
PF	0,148	0,139	Low
PP	0,356	0,349	Moderate
LK	0,273	0,265	Low

Source: Processed data (2022)

The R-square value of the KBU variable is 0.614, meaning that the business blessing variable can be explained by 61.4% by the variables that influence it, namely management ethics, marketing ethics and environmental ethics. The R-square value on the PF variable is 0.148, meaning that the financial increase variable can be explained by 14.8% by the variable that influences it, namely business blessing. The R-square value of the PP variable is 0.356, meaning that the increase in customer variables can be explained by the business blessing variable of 35.6%. The R-square value on the LK variable is 0.273, meaning that the employee loyalty variable can be explained by the business blessing of 27.3%, show in Table 5.

Discussion

The study indicated that most of the respondents already know Islamic ethics in the management of their trading business such as intending to worship in conducting their trading business, prioritizing worship over trading, conducting trading business following Islamic law, and good communication with employees so that most of the respondents feel physically healthy mind, increasing usefulness, the sufficiency of sustenance, and inner peace. The respondent's answer resulted in a significant yes or no influence between management ethics on the blessing of trading business. (Hulaimi et al., 2017) with some of the same indicators showing that some respondents already have a good life because they have fulfilled their obligations in worship. Some of the indicators from the research of Hulaimi et al. (2017) have represented the management ethics variable used.

The variabel of marketing ethics and business blessing has a positive and significant effect, so that the second hypothesis, namely EIP → KBU, can be accepted. The P-value of 0.028 is significant at the 0.1 level of significance with the T-statistic value of 2.208, which fulfills the requirements, namely the T-statistic is greater than 1.65. In this study, traders always provide products according to the agreed size because they understand

Islamic law which prohibits the reduction of scales and the scales used are digital scales, where if the scales increase the size transparency of the products to be sold. Merchants never force consumers to buy the products they sell but only offer what is needed by consumers. Market traders are also always friendly and kind to buyers to attract loyal customers. This is positively related to the business blessings perceived by the respondents. The application of marketing ethics, especially honesty in business with the blessings of business and was recorded by Allah SWT as a righteous person. The application of market mechanisms is the same as the application of Islamic business marketing ethics in trade and will have an impact on trade businesses that are increasingly advanced and developing because they will receive blessings from Allah SWT both in the world and in the hereafter. The same indicators shows the impact felt by school uniform entrepreneurs when applying Islamic business ethics, such as honesty, openness, fairness, and willingness, which have an impact on the retention of old customers and the addition of new customers, business partners. and business success (Atirah & Rusdiawan, 2019).

There is a positive and significant relationship between environmental ethics and business success. This is indicated by the T-statistics value of 2.845 which is greater than 1.65 and the P-value of 0.005 which is less than 0.1. The results obtained show that almost all respondents have applied Islamic business ethics to the environment such as obedience to pay zakat, tolerance for followers of other religions, the benefits of trading businesses for the surrounding environment, fulfillment of promises and agreements, and paying attention to the wages of employees who are paid every day, which is paid before their sweat. dry according to the advice of Rasulullah SAW. Respondents feel the blessings of the application of environmental ethics so that the relationship between the application of environmental ethics to business blessings is positive and significant. Regarding social care that has a positive impact or image for the company even though it uses different indicators. As well as research from (Azizah & Hariyanto, 2021) using different indicators obtained the result that the Green Economy is an economic regime that can improve human welfare and social equality and at the same time reduce environmental pollution significantly.

The variable of business blessing has a positive and significant effect on the financial improvement variable, so the fourth hypothesis, namely KBU \rightarrow PF is accepted. The P-value of 0.00 is significant at the 0.1 level of significance and the T-statistics value is 4.748 which is greater than 1.65. These results show that business success is directly proportional to financial improvement. The results of the study show that the application of Islamic business ethics directly affects the blessing and blessing of increasing the financial business of traders in the Cipanas Market. It is known from the results of the questionnaire which shows that by applying Islamic business ethics traders will get blessings from their business and benefit from their trading business in the form of increasing assets, turnover, and profits. The results of the research in line with Puspitasari (2016) also conclude that if the company can implement Islamic business ethics guidelines properly and sustainably, then the level of company profitability will increase.

The relationship of business blessing to increasing customers gets positive and significant test results. This is indicated by the T-statistics value of 5.460 (>1.65) and the P-value of 0.000 which is significant at the 0.1 level of significance. Therefore, the fifth hypothesis, namely KBU \rightarrow PP is accepted. The results obtained indicate that the application of Islamic business ethics directly affects the blessing and blessing of increasing the business customers of market traders. These results are obtained from the answers of respondents who in general have applied Islamic business ethics to their trading businesses so that respondents feel blessed and get an increase in customers, where most traders experience an increase in the number of customers, there is customer loyalty, and customers promote their sales to other buyers. The relationship between the results obtained is directly proportional to the research of Atirah & Rusdiawan (2019) with some of the same indicators, the impact felt by entrepreneurs from the application of Islamic business ethics, namely obtaining blessings in their business and also having an impact on customers in the form of acquiring new customers and retaining regular customers, an increasing number of business partners, as well as increasing trust. There is a positive and significant relationship between Islamic business ethics on customer satisfaction and customer loyalty (Maulidya et al., 2019).

The business blessing (*barakah*) variable has a positive and significant effect on the employee loyalty variable, and the sixth hypothesis is accepted. That is, the relationship between business blessings is directly proportional to employee loyalty to market traders. The P-value of 0.0000 was declared significant at the 0.1 level of significance with the T-statistic value of 6.586 which fulfilled the requirements, namely the T-statistic was greater than 1.65. The results obtained indicate that the application of Islamic business ethics directly affects blessing and blessing affects employee loyalty. These results are obtained from the answers of respondents who generally have applied Islamic business ethics to their trading businesses so that respondents feel blessed and get employee loyalty, where most traders think that their employees always obey the rules and orders, are always

responsible with their duties and mandates, always work with integrity. sincere and sincere and always honest with what is done and spoken. This is also supported by the statement of respondents who mostly employ the closest people as employees and are always given wages on time so that employees who work with motivation will be given wages and want to contribute to the success of business owners. By applying Islamic business ethics employees behave politely and can obey the rules set by BMT UAS Senori (Inayah, 2021).

Overall, all of the variable of Islamic business ethics has a significant effect to the performance of the trader business. Management ethics, marketing ethics, and environmental ethics effect the business blessing (*barakah*). While business blessing effect significantly the financial improvement or profitability, increase in the number of consumers and trust, and increase employee loyalty and responsibility. By carrying out Islamic business ethics, the business of traders in the Cipanas market is a blessing and profitable.

CONCLUSION

The level of application of Islamic business ethics is very good. The indicator with the highest score on management ethics is the intention of trading businesses to seek the pleasure of Allah SWT, on marketing ethics, namely providing products according to the agreed size, and on environmental ethics, namely tolerance for followers of other religions. The indicator that has the lowest score is the recording of financial transactions. Islamic business ethics as measured by the application of management ethics, marketing ethics, and environmental ethics show a positive relationship to business blessings, and business blessings have a positive effect on business success as measured by financial improvements, customer increases, and employee loyalty. Directly, Islamic business ethics affect the blessing of business, and indirectly Islamic business ethics also affect business success. In general, the application of Islamic business ethics is good, only lacking in the aspect of business financial records so there needs to be training in simple business recording so that it can be applied by traders. It can be concluded that Islamic business ethics influences business success and customer trust and loyalty.

To ensure that traders at the Cipanas Market continue to maintain ethics in doing business and not cheat, periodic supervision from the local government is required. This research limited on food and groceries traders in Cipanas Market, does not examine all types of traders that exist due to differences in measuring instruments such as scales, liters and meters. Future research is expected to examine all types of products traded in the market by adding other variables.

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