



The Implementation of Conventional Retailer Membership Cards In The Perspective of Islamic Business Ethics

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ABSTRACT

Purpose: The purpose of this research is to review the implementation of membership cards in buying and selling transactions at a conventional retailer in Metro City, Lampung, and its use in terms of Islamic business ethics.

Design/Method/Approach: This qualitative field study uses primary and secondary data sources. The study used interviews, observation, and documentation to collect the data. In total, there were six respondents participated in this study. The collected data is then analyzed using inductive reasoning as the data analysis technique.

Findings: Based on the research results, it was found that the member card implementation is used for a discount program obtained from collecting points from each transaction which can later be redeemed for various compensations and prizes. Such a scheme appears as a strategy to captivate customer in the form of loyalty issue. This finding indicates an incompatibility with the principles of Islamic business ethics. The implications of this research show that using member cards as a transaction attraction widely applied to various contemporary retailers is not in line with the principles of the sharia economics laws.

Originality/Value: The novelty value(s) of this study concern filling the gap of how the member card strategy is seen from Islamic business ethics. The findings are expected to help business practitioners, policymakers, and academics to understand the implementation of various modern business strategies that do not conflict with Islamic characteristics.

INTRODUCTION

Entrepreneurship has been widely studied in various studies, including business.¹ Its existence has an important role in maximizing economic growth at various levels. It is because entrepreneurship as a form of business is an activity that influences many economic factors.² In addition, the Prophet Muhammad (PBUH) himself, as the main figure in Islam, was a businessman.³ In his time, the Prophet was a big businessman. In running his business, the Prophet always applied Islamic values that inspired the Qur'an and hadith. This ultimately becomes the foundation of Islamic business activities.⁴ Rasulullah's business strategy also includes the values of transparency, integrity, and flexibility.⁵ What the Prophet introduced can then be interpreted as true Islamic economic values, or what is also called Sharia economics.

In the study of Islamic economics, the big theme and purpose of the sharia business are to keep Muslims able to balance worldly and afterlife affairs.⁶ This can be seen in Qur'an Surah (Q.S.) An-Nur verse 37 reads:⁷

فِيهِ تَتَّقَلَّبُ يَوْمًا يَخَافُونَ ۖ الزَّكَاةِ وَإِيْتَاءِ الصَّلَاةِ وَإِقَامِ اللَّهِ ذِكْرٍ عَنِ بَيْعٍ وَلَا تِجْرَةً تُهْلِيهِمْ لَا رِجَالٌ
وَالْأَبْصُرُ الْقُلُوبُ

Meaning: "By men who are not distracted—either by buying or selling—from Allah's remembrance, or performing prayer, or paying alms-tax. They fear a Day when hearts and eyes will tremble."

That explains a person engaged in trading activities (entrepreneur) must

¹A. Martinelli, "Entrepreneurship," in *International Encyclopedia of the Social & Behavioral Sciences* (Elsevier, 2001), 4545–52, <https://doi.org/10.1016/B0-08-043076-7/04295-9>.

²E. Stam, "Entrepreneurship," in *International Encyclopedia of Human Geography* (Elsevier, 2009), 492–98, <https://doi.org/10.1016/B978-008044910-4.00153-X>.

³Muhammad Syafi'i Antonio, *Muhammad SAW: the super leader super manager* (Jakarta: ProLM Centre, 2008); B. Trim, *Brilliant Entrepreneur Muhammad SAW* (Salamadani Pustaka Semesta., 2009).

⁴Nurhazirah Hashim and Muhammad Iskandar Hamzah, "7P's: A Literature Review of Islamic Marketing and Contemporary Marketing Mix," *Procedia - Social and Behavioral Sciences* 130 (May 2014): 155–59, <https://doi.org/10.1016/j.sbspro.2014.04.019>.

⁵Harun Joko Prayitno et al., "Prophetic Educational Values in the Indonesian Language Textbook: Pillars of Positive Politeness and Character Education," *Heliyon* 8, no. 8 (August 2022): e10016, <https://doi.org/10.1016/j.heliyon.2022.e10016>; Frederic L. Pryor, "The Islamic Economic System," *Journal of Comparative Economics* 9, no. 2 (June 1985): 197–223, [https://doi.org/10.1016/0147-5967\(85\)90039-3](https://doi.org/10.1016/0147-5967(85)90039-3).

⁶Zainal Arifin, "Company Zakat Distribution Model in Metro Lampung," *International Journal Of Islamic Economics* 4, no. 2 (December 16, 2022): 149–58, <https://doi.org/10.32332/ijie.v4i02.5853>.

⁷Depag, *Al-Quran Dan Terjemahannya* (Departemen Agama Republik Indonesia, 2011).

balance his life.⁸ It means that Islamic entrepreneurs are prohibited from doing unilateral things; may not ignore the obligation to worship and other religious activities; business activities (worldly) and prayer (afterlife) must be balanced.⁹

As a young entrepreneur, Rasulullah has set an example to the people to do good and right deeds through his Prophetic qualities.¹⁰ These characteristics include: (a) *Shidiq* means honest and true. Rasulullah is always honest and accurate in marketing his various products; (b) *Amanah* or trustworthy. He has always been able to distinguish between what is right and what is not;¹¹ (c) *Fathanah*, i.e., empathy, in which Rasulullah SAW can understand and position himself in various contexts; and (d) *Tabligh*, which means conveying, He never covers things that are necessary to be conveyed.¹² Through these, His marketing strategy is attractive, effective, and highly precise.¹³ Also, these are the basis of ethics in Islamic business.¹⁴

Definitively, Islamic business ethics (also known as *Akhlak Al-Islamiyah*) is a characteristic of commerce wrapped in halal and sharia values. This business ethic lays its foundation on the primacy of benefiting people.¹⁵ Therefore, of course, it can be said that the implementation of Islamic business ethics reflects Prophet Muhammad's ways of doing business. These Sharia principles are the core of Islamic business ethics and must be applied by Muslim businessmen today. As an ideal form, Muslim business people should implement these ethics in facing the challenges of the global economy. They can keep the business

⁸Fasya, "Etika Perdagangan Dalam Al-Qur'an," *Al - Muamalat: Jurnal Hukum Dan Ekonomi Syariah* 1, no. 2 (2018): 112–24.

⁹Pryor, "The Islamic Economic System"; Yogiswara Karishma W and Tika Widiastuti, "Etika Bisnis Islam Dalam Pengelolaan Bisnis Di Pesantren Mukmin Mandiri," *Jurnal Ekonomi Syariah Teori Dan Terapan* 4, no. 6 (December 15, 2017): 464, <https://doi.org/10.20473/vol4iss20176pp464-477>.

¹⁰Antonio, *Muhammad SAW*; Hashim and Hamzah, "7P's"; Trim, *Brilliant Entrepreneur Muhammad SAW*.

¹¹Zainal Arifin, "STRATEGI DALAM MENINGKATKAN MOTIVASI BERWIRUSAHA BAGI MAHASISWA JURUSAN EKONOMI SYARIAH DI INSTITUT AGAMA ISLAM (IAI) AGUS SALIM METRO LAMPUNG," *At Taajir: Jurnal Ekonomi, Bisnis Dan Keuangan Syariah* 2, no. 1 (September 26, 2022): 27–35, <https://doi.org/10.47902/at.taajir.v2i01.459>.

¹²Prayitno et al., "Prophetic Educational Values in the Indonesian Language Textbook."

¹³Karishma W and Widiastuti, "Etika Bisnis Islam Dalam Pengelolaan Bisnis Di Pesantren Mukmin Mandiri."

¹⁴Novita Windya, *Mendulang Rezeki Dengan Bisnis Syar'i* (Gramedia Pustaka Utama, 2010).

¹⁵Rizki Annisa, Husnul Khotimah Sylvia, and Nurafifah Zahra, "IMPLEMENTASI ETIKA BISNIS ISLAM DALAM PERBANKAN SYARIAH," *El-Arbab: Jurnal Ekonomi, Bisnis Dan Perbankan Syariah* 2, no. 02 (December 3, 2018): 83–101, <https://doi.org/10.34005/elarbah.v2i02.700>.

activity in line with religious rules and norms. Therefore, in life, Islam recommends maintaining ethical values.¹⁶ Studying ethics in business is also an obligation for business people.¹⁷

In this era of globalization, retail development has become increasingly rapid. This development has made significant progress in recent years, especially those that are present in digital form (e-commerce).¹⁸ Undoubtedly, this is a challenge for retailers still in a conventional form. In Indonesia, retail is divided into two: conventional retail, which still relies on physical stores, and e-commerce, as a form of digital one.¹⁹ Amid the onslaught and surge in digital retail trends, one of the conventional retailers that still survive is Putra Baru (PB) Swalayan in Metro City, Lampung. PB Swalayan is a conventional retailer that sells various products. This retailer is located at Jl. Ahmad Yani 15A Metro East, Metro, Lampung. Uniquely, in the midst of the current modernization, PB Swalayan can still develop quite rapidly. In a way, this is the result of implementing effective marketing and retailer strategies. One of them is the implementation of the membership cards strategy in transactions.

Looking at this, it is necessary to question whether it aligns with Sharia economics and Islamic business ethics. These findings are expected to help business practitioners, policymakers, and academics understand the implementation of various modern business strategies that do not conflict with Islamic characteristics.

Member refers to people who are affiliated with a certain group of associate ship. On the other hand, a card is a token used as a marker of identity. In this context, member cards are used for various purposes related to membership in an organization, association, or company. Membership cards are also formal participation and recognition as customers.²⁰

¹⁶M. N. Siddiqui, *The Economic Enterprise in Islam* (Kazi Publications, Incorporated, 1992).

¹⁷Ika Fauzia, *Etika Bisnis Dalam Islam* (Kencana, 2013).

¹⁸Nur Fani Arisnawati, "KSPPS Financing, Product Innovation, and Technology as Determinants of MSME Growth in Pekalongan City," *AL-FALAH: Journal of Islamic Economics* 7, no. 2 (November 28, 2022): 249, <https://doi.org/10.29240/alfalah.v7i2.5545>; Daniel Tolstoy et al., "The Development of International E-Commerce in Retail SMEs: An Effectuation Perspective," *Journal of World Business* 56, no. 3 (April 2021): 101165, <https://doi.org/10.1016/j.jwb.2020.101165>.

¹⁹Tri Basuki Joewono et al., "Why Do Shoppers Keep Making Online Shopping Trips? Learning from Evidence in Bandung, Indonesia," *Asian Transport Studies* 6 (2020): 100016, <https://doi.org/10.1016/j.eastsj.2020.100016>.

²⁰Graeme Smith, "Case Study from Ordnance Survey: Social Networking and the Transfer of Knowledge within Supply Chain Management," in *Knowledge Management for Sales and Marketing* (Elsevier, 2011), 131–54, <https://doi.org/10.1016/B978-1-84334-604-3.50010-3>.

The purpose of making a membership card is to provide privileges and compensation for these members. There are three types of membership cards: (a) join membership cards which customers usually use to receive discounts on various offered products; (b) a special membership card which can only be issued to members with certain attainments; (c) free membership cards, offered to customers free of charge as gifts or rewards for their transactions. Those cards can also be an incentive to increase their loyalty.²¹

Based on the various definitions above, it can be concluded that a member card is a card given by an organization to its customers as a sign of membership. This card usually contains information about the member's identity and provides several benefits, such as special discounts or promos for members when making purchases or transactions.

The buying and selling activity in Arabic is generally referred to by various terms, such as *al-ba'i*, *at-tijarah*, or *al-mubilab*.²² Transactions (*ba'i*) are also commonly identified with trading (*tijarah*). Meanwhile, *al-mub*, which means exchange, often has a similar meaning. This term is in line with Q.S. Fatir verse 29, which reads:²³

يَرْجُونَ تِجَارَةً لَّنْ تَبُورًا

Meaning: "...for them – secretly and openly – 'can' hope for an exchange that will never fail."

From there, it can be concluded that buying and selling is an exchange of goods with goods (barter) or money that is carried out between buyers and sellers based on a sense of mutual benefit and Islamic law.

The very foundation of buying and selling includes (1) *aqid* or contract between the seller and the buyer; (2) *ma'qud alaih* (exchanged goods); (3) assets/money used as a medium of exchange (currency); and (4) *sighat* or statements from the transacting parties, consisting of handover from the seller (*ijab*) and acceptance by the buyer (*qobul*).²⁴

Apart from that, Sharia law also stipulates that there are conditions for buying and selling: (1) it is carried out by someone intelligent (does not have a psychological deterioration that can affect his decision in making a transaction),

²¹K. B. A. Al-Musyaiqih and S. H. T. Anda, *Fiqih Muamalah Masa Kini* (Bumi Aksara, 2009).

²²Ahmad Sarwat, *Fiqih Jual-Beli* (Rumah Fiqih Publishing, 2018).

²³Depag, *Al-Quran Dan Terjemahannya*.

²⁴Dery Ariswanto, "ANALISIS SYARAT IN'IQAD DARI 'AQIDAIN DAN SHIGHAT DALAM PEMBENTUKAN SEBUAH AKAD SYARIAH," *Tabkim (Jurnal Peradaban dan Hukum Islam)* 4, no. 1 (March 27, 2021): 59–78, <https://doi.org/10.29313/tahkim.v4i1.7072>.

so that he is not cheated/deceived/schemed when buying and selling. Allah SWT says:²⁵

مَعْرُوفًا قَوْلًا لَهُمْ وَقُولُوا وَاكْسُوهُمْ فِيهَا وَاَرْزُقُوهُمْ قِيَامًا لَكُمْ اللَّهُ جَعَلَ الَّتِي أَمْوَالِكُمُ السُّفَهَاءُ تَوْتُوا وَلَا

Meaning: “Do not entrust the incapable ‘among your dependants’ with your wealth which Allah has made a means of support for you—but feed and clothe them from it, and speak to them kindly” (Q.S. An-Nisa: 5);

(2) Carried out without any force or intimidation. Allah SWT says:²⁶

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Meaning: “O believers! Do not devour one another’s wealth illegally, but rather trade by mutual consent. And do not kill ‘each other or’ yourselves. Surely Allah is ever Merciful to you” (Q.S. An-Nisa: 29);

(3) The goods being transacted are beneficial (based on the principle of goodness) and are also holy (not dirty); and (4) the transactional parties have reached adulthood.²⁷

Islamic business ethics are norms and values in doing business. They are calibrated using Islamic teachings and contain specific guidelines that serve as moral boundaries in conducting business. This is based on the context and the concepts of justice (*adalah*), unity (*tauhid*), and mutual trust (*kehilafah*).²⁸

The existence of business ethics is intended so that each individual or group can build a healthy economic culture. In this case, Islam provides basic values, general principles, and current applications. Not only that, aspects of the dimensions of space and time are also considered.²⁹

What also needs to be considered are principles (axioms) underlying Islamic business ethics?³⁰ There are five basic axioms³¹: (1) unity, means unifying

²⁵Depag, *Al-Quran Dan Terjemahannya*.

²⁶Depag.

²⁷A. S. Keraf, *Etika Bisnis Tuntunan Dan Relevansinya* (Kanisius, 1998).

²⁸Gillian Rice, “Islamic Ethics and the Implications for Business,” *Journal of Business Ethics* 18, no. 4 (1999): 345–58, <https://doi.org/10.1023/A:1005711414306>.

²⁹Keraf, *Etika Bisnis Tuntunan Dan Relevansinya*.

³⁰Hamda Sulfinadia, Eli Suryani, and Jurna Petri Roszi, “Shifting Culinary Marketing Strategy in West Sumatra Islamic Business Ethics Perspective,” *AL-FALAH: Journal of Islamic Economics* 7, no. 2 (2022).

³¹Alif Arfiansyah, “Tinjauan Etika Bisnis Islam dalam Corporate Social Responsibility PT. Garudafood Kabupaten Pati,” *Jurnal Ilmiah Ekonomi Islam* 6, no. 3 (November 19, 2020): 654, <https://doi.org/10.29040/jiei.v6i3.1411>.

all Islamic life uniformly in the economic, political, and social fields. Directing these aspects in integration and regularity; (2) equilibrium, representing the ‘horizontal’ dimension (relationship between human beings as God’s creation and each other) balanced by a ‘vertical’ relationship (relationship between humans and their God); (3) free will, based on a person’s ability to act without coercion and anti-slavery properties. On the other hand, this axioms is inseparable from the position of humans as leaders appointed by Allah SWT on earth (*kehalifah fil ard*); (4) responsibility, underlying the accountability required by the transacting parties, accompanied by the two relationships (horizontal and vertical) that have been described previously. This is in accordance with Q.S. Al-Muddaththir verse 38, which reads:³²

كُلُّ نَفْسٍ بِمَا كَسَبَتْ رَهِيْنَةٌ

Meaning: “Every soul will be detained for what it has done.” (Q.S. Al-Muddaththir: 38);

And (5) benevolence is a core value that exalts Islamic teachings. In business, truth is good intentions, attitudes, and right behavior. This principle must be aligned with two important elements: virtue and integrity. Business virtue is shown by using motivation and friendliness in practice. At the same time, the absence of any fraudulent behavior shows integrity.

Findings from various studies have shown the implementation of membership cards in modern retailers. Simanjuntak’s research³³ investigated the positive effect of loyalty cards on customer loyalty. Their research results indicate that a loyalty card positively influences customer loyalty and the variables that influence it. In addition, a study conducted by Siregar et al.³⁴ aims to understand the effect of customer relationship management (CRM) on the loyalty of customers with membership cards. The results of their study show that the existence of CRM greatly influences customer loyalty.

These previous studies show the implementation of loyalty/membership cards in conventional retail. Both also show the effectiveness of its use as a retailer and marketing strategy. This current study will still include the same variables. Even so, the most contrasting differences lay in the following: (1) the

³²Depag, *Al-Quran Dan Terjemahannya*.

³³J. P. Simanjuntak, “Pengaruh Loyalty Card Dan Loyalty Factors Terhadap Supermarket Loyalty Pada Matahari Supermarket Cabang Yogyakarta” (Universitas Gadjah Mada, 2005).

³⁴Dinanti Nanda Pertiwi Siregar, Winda Cahyani, and Ari Usman Chaniago, “Pengaruh Customer Relationship Management (Crm) Terhadap Loyalitas Pengguna Irian Card (I-Card) Pada Irian Dept Store & Supermarket Medan Marelan,” *Jurnal S.AINTIKOM (Jurnal Sains Manajemen Informatika dan Komputer)* 19, no. 1 (February 24, 2020): 17, <https://doi.org/10.53513/jis.v19i1.221>.

theoretical point of view that is carried out, in which the context used in this study will prioritize the Islamic economic approach; and (2) the focus of the research aimed at seeing the position of the member card strategy from the perspective of Islamic business ethics.

From this gap, we conducted this research to review the membership card in transactions at a retailer in Metro, Lampung, and its use in terms of Islamic business ethics. This is done considering the development of conventional retail tends to become increasingly sluggish due to the onslaught of digital retail. However, conventional retailers can still survive and show rapid development in some cases. This research wants to see their survival strategy. Although various previous studies have shown the positive effects of using the member card strategy, this research provides an overview of its contradictory aspects from an Islamic perspective.

RESEARCH METHOD

This study was conducted in a qualitative descriptive form based on field-based data collection (field research) using various instruments such as interviews, observation, and documentation. There are two research questions defined in this study: (RQ1) “How is the conventional retail member card implemented at PB Swalayan Metro?” and (RQ2) “How is the implementation of retail member cards when viewed from Islamic business ethics?”

The main data source, also called primary data (primary), is a source of data obtained directly from the research subject and not through intermediaries. Meanwhile, secondary data sources are data obtained through intermediaries.³⁵ This study’s primary data sources were obtained by interviewing the management and consumers while also observing and documenting PB Swalayan Metro’s retailer activities. As for the secondary data sources, this study relies on documents, the internet, books, magazines, and various other data obtained from management.

This study had 6 respondents: one managerial representative and five consumers regarded as members since they already managed to hold the membership card. Convenient (non-probability) sampling was used since these respondents were those who were willing to be interviewed and share their experiences as well as opinions. This data collection phase was done in October-November 2022. Their response was saved and recorded, with each of them permitted to use it for research and academic purposes.

³⁵John W. Creswell, *Qualitative, Quantitative, and Mixed Methods Approaches + a Crash Course in Statistics* (SAGE Publications, 2018).

This study used structured interviews. Thus, the interview questions were prepared beforehand.³⁶ These questions will revolve around information regarding the membership card strategy's implementation and the transaction method. The interviews were conducted in *Bahasa Indonesia* to accommodate proper communication since it is the native language of the researcher and respondents. The interview results were then translated into English for paper-writing purposes. Documentation and observation techniques in this study involved photos, documents, observation lists, and experience in other fields related to implementing membership cards in transaction activities at PB Swalayan Metro.

This study relies on inductive reasoning data analysis techniques. After the data was collected, data reduction was carried out to determine and sort out the relevancies of the data. The data is then explained and used as a reference to understand the case further. It is done to take action according to the understanding and analysis of data presentation. Lastly, conclusions and validations are carried out to find a research focus based on the results of data analysis. It's done by comparing the findings of the data with existing theories and arguments.

RESULT AND DISCUSSION

Implementation of Membership Cards at PB Swalayan Metro

Based on the observations results and the interviews with managers, it was found that PB Swalayan Metro is a conventional retail company that sells various types of commodities, such as groceries, drinks, cosmetics, household equipment, stationery, etc. The respondent's statement also confirms it:

"We provide various commodities. In a way, we are a retailer in Lampung that provides a complete range of consumer needs. Our consumers can find many things, including household needs, various fresh and packaged foods, kitchen silverware, electronics, stationery and offices, cosmetics, etc." (Respondent 1 – Retailers' Managerial. Interview. November 2022)

PB Swalayan Metro also implements member cards. It is done to create relationships between sellers and buyers on the principle of mutual benefit and increase the number of customers. It can be seen from the respondent's statements:

"Yes, within a certain period, we provide a member card program as a form of membership. Until now the program is still in effect. Customers can use a member card in every purchase as proof of membership. Most of our customers have given a good reception to

³⁶Creswell.

this program and have never found any complaints against management.” (Respondent 1 – Retailers’ Managerial. Interview. November 2022)

From the observations, it was also known that the ownership of a PB Swalayan Metro member card provides an opportunity for customers to be able to collect as many ‘points’ as possible. These points can later be exchanged, either for cash or other direct prizes that have been provided by PB Swalayan Metro. To get 1 point, the owner of the member card must make a minimum purchase of IDR 25,000, which also applies to subsequent multiples. All the respondents were aware of this. Take other respondents’ statements into account:

“This program allows us to collect points from every transaction and purchase. Later these points can be exchanged for various prizes. Yes, I also noticed that every purchase of IDR 25K usually gets 1 additional point.” (Respondent 2 – Consumer 1. Interview. November 2022)

To find out the number of points earned, there are two schemes: (a) to see the added points, the member card owner can see them on the proof (receipt) of purchases; meanwhile, (b) to see the total points collected, they can ask the customer service department:

“After completing the transaction by showing the membership card, usually to see the points earned, it is listed on the purchase receipt. However, to know our total points so far, we must check with customer service by showing our membership and citizen ID (KTP – Kartu Tanda Penduduk) card.” (Respondent 5 – Consumer 4. Interview. November 2022)

The membership strategy seen here is not that different from those applied to other conventional retailers in many places. A point collection scheme with a minimum purchase like this is not new and unique. The differences that may appear in contrast are the minimum purchase amount and the method of checking the obtained points.³⁷

Implementation of Membership Cards in View of Islamic Business Ethics (Case Study of Conventional Retail PB Swalayan Metro)

From the results of these interviews, it can be seen that there is inequality between the member card implementation in transaction activities of PB Swalayan Metro and several principles of Islamic business ethics seen from

³⁷Pertiwi Siregar, Cahyani, and Chaniago, “Pengaruh Customer Relationship Management (Crm) Terhadap Loyalitas Pengguna Irian Card (I-Card) Pada Irian Dept Store & Supermarket Medan Marelan”; Simanjuntak, “Pengaruh Loyalty Card Dan Loyalty Factors Terhadap Supermarket Loyalty Pada Matahari Supermarket Cabang Yogyakarta.”

the Sharia economic perspectives.

First, the principle of equilibrium is one of the basic principles that everyone must adhere to in life. In work and business activities, Islam demands justice. This is in accordance with the Q.S. Al-Maidah verse 8, which reads:³⁸

يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ وَلَا يَجْرِمَنَّكُمْ شَنَا نُ قَوْمٍ عَلَىٰ أَلَّا تَعْدِلُوا ۗ اْعْدِلُوا ۗ هُوَ أَقْرَبُ لِلتَّقْوَىٰ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

Meaning: “O believers! Stand firm for Allah and bear true testimony. Do not let the hatred of a people lead you to injustice. Be just! That is closer to righteousness. And be mindful of Allah. Surely Allah is All-Aware of what you do.” (Q.S. Al-Maidah: 8)

The verse above is an order for believers to keep the truth. That is, putting the truth into practice by bearing witness to all people and being righteous to them.

Every Muslim is prohibited from rejecting the truth given by others based on subjective hatred, distrust, or differences. Through his holy book, Allah SWT has said that doing justice is the way to righteousness. It's born from our fear of God and His recompense for all the deeds done in the world.

Through the observations that have been made, it seems that the implementation of member cards in transaction activities at PB Swalayan Metro has not been carried out following the principle of equilibrium. It is because to find out the total points earned, the owner of the member card needs to go through two different methods. Owners can find out the point's additions if they make transactions by showing ownership of the member card and receiving a receipt. Meanwhile, the owner must ask the customer service department to find out the total number of points that have been previously obtained. The total number of points obtained is not included in the purchase receipt.

Haryanti and Wijaya state that Islamic business ethics must avoid the slightest tendency for fraudulent schemes, even if, in the slightest, it creates doubt or confusion.³⁹ Moreover, Arfiansyah also states that equilibrium or balance is an important aspect that needs to be promoted in Islamic business ethics.⁴⁰ The management can do this by creating various policies that are as fair

³⁸Depag, *Al-Quran Dan Terjemahannya*.

³⁹Nine Haryanti and Trisna Wijaya, “ANALISIS PENERAPAN PRINSIP-PRINSIP ETIKA BISNIS ISLAM PADA PEDAGANG DI PD PASAR TRADISIONAL PANCASILA TASIKMALAYA,” *JURNAL EKONOMI SYARLAH* 4, no. 2 (December 29, 2019), <https://doi.org/10.37058/jes.v4i2.1156>.

⁴⁰Arfiansyah, “Tinjauan Etika Bisnis Islam dalam Corporate Social Responsibility PT. Garudafood Kabupaten Pati.”

as possible. They must also be based on and consider various things, one of which is not complicating the rights that should be given to customers through the transparency of the applicable member card points program/scheme.

Second, is the principle of responsibility? In the context of the business world, responsibility comes from two sides. That is the vertical side towards Allah SWT (*hablum min Allah*) and the horizontal side towards society or consumers (*hablum minannas*). Responsibilities in doing business must be presented in a trustworthy manner. In addition, optimal and best services need to be provided by all forms of business. This is in accordance with Q.S. Al-Muddaththir verse 38, which reads:⁴¹

كُلُّ نَفْسٍ بِمَا كَسَبَتْ رَهِيْنَةٌ

Meaning: “Every soul will be detained for what it has done.”

Implementing the responsibility principle in the PB Swalayan Metro’s membership card has not been done optimally. This can be seen through the observations showing that PB Swalayan Metro did not have the initiative to notify each member regarding the availability of the total points exchanged. Customers can only get this information independently by asking the customer service department.

Haryanti and Wijaya state that accountability provides parameters for all implemented programs and schemes.⁴² It includes fairness in channeling what has become the rights of customers on an initiative basis. Looking at the expert opinion above, the researcher sees that the member card scheme in this case study is not in line with the application of the responsibility principle following the axioms of shari’ah business ethics. This phenomenon is also supported by Arfiansyah’s statement that every action needs to be accounted for as part of corporate responsibility.⁴³ It includes properly granting rights to all corporate elements and customer rights. Thus, conventional retailers need to take the initiative to inform membership card holders when their number of points is sufficient to be exchanged for the promised prizes.

CONCLUSION

This study examines the implementation of membership cards (member cards) at PB Swalayan Metro and their position from the perspective of Islamic

⁴¹Depag, *Al-Quran Dan Terjemahannya*.

⁴²Haryanti and Wijaya, “ANALISIS PENERAPAN PRINSIP-PRINSIP ETIKA BISNIS ISLAM PADA PEDAGANG DI PD PASAR TRADISIONAL PANCASILA TASIKMALAYA.”

⁴³Arfiansyah, “Tinjauan Etika Bisnis Islam dalam Corporate Social Responsibility PT. Garudafood Kabupaten Pati.”

business ethics. This study's novelty value(s) mend to fill the research gap of how Islamic business ethics see the member card strategy from a distinct perspective. It is known that the implementation of member cards at PB Swalayan Metro is a system that is carried out as a strategy and effort to maintain customer loyalty. Customers are expected to gain interest in shopping there and collecting points as a form of surplus for the lure of prizes provided by management. If this strategy is examined according to the five axioms of Islamic business ethics, two points are not in line. This result indicates that the implemented member card strategy has not fully embraced Islamic business ethics. Through the findings above, this study supports the reshuffling and evaluation of the strategy so that it is more Sharia-inspired. Conventional retail management must be able to consider the existence of this aspect to create a healthy and conducive business ecosystem following the objectives of Islamic business ethics. These findings can also be a reference for policymakers and other conventional retail management in implementing and designing various business strategies.

This study only focuses on a qualitative assessment of the implementation of the member card from the perspective of Islamic business ethics alone. The limitation of this research is that it does not measure quantitatively or based on other approaches. It is recommended for future research to be able to explore further: (a) the quantitative relationship between the two variables; (b) the member card scheme when examined from another Sharia economic perspective; (c) as well as schemes that may be more in line with Islamic business ethics.■

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