

## Indifference to Islamic Banking: The Case of Alabio Traders of Murung Market in Indonesia

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### Abstract

*This study highlights the behavior of Alabio people in doing business in the Ujung Murung market area. Good behavior in trading activities is the main capital in achieving business success. The study was conducted with a qualitative approach, with the snowball technique. The informants in this study were traditional traders in the Ujung Murung Market in Banjarmasin city. Data was obtained by interview, observation and documentation. The results of the study showed that honesty and compliance with sharia law were exercised by Alabio people in running their businesses. Fun and humorous behavior is also a personal attraction as a skill in communication. Their capital is generally obtained from family and business partners. Many avoid bank loans, they focus on methods based on the principle of "time is money", and "saving". Even though the traders know that by utilizing credit and bank facilities in business transactions will accelerate business development, they still think banks have something to do with Riba (usury). They are still reluctant to borrow money from banks even though they are Islamic banks. They have not analyzed the existence of business risks. They know that transactions in cash have risks because they are dangerous for customers. Another business risk is that customers will move to other stores where transactions are made through banks. They believe that if you do business according to sharia, you will get a blessing, and if you approach Riba, one day you will get a disaster and mudharat. Businesses that are based on obedience to Islam, sharia, honesty, humor, tenacity, and thrift get blessings. This research suggests that the business behavior of Alabio traders can be passed on to their successors. Difficulties in capital aside from family, can ask for help from Islamic banks. Alabio traders need to be given an understanding of the existence of Islamic banks that are already Islamic-based. Credit obtained through Islamic banks is a solution to avoid Riba in doing business. Additional capital from banks and using their facilities will reduce business risk.*

**Keywords:** *Banking, Business finance, Islamic Banking, Islamic Economics, Local Traders.*

### 1. INTRODUCTION

Entrepreneurs are activities that manage and take risks from a business. In these activities, entrepreneurs can mobilize resources (HR, natural resources, capital and technology) to produce value-added goods and services (Hartono, 2006). Indonesia with its natural wealth and strategic location is actually able to become an ideal place for the emergence of many entrepreneurs. Unfortunately, this condition is not accompanied by a conducive business climate for reliable entrepreneurial growth, such as low human resources which

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have a negative impact on productivity, creativity, competitiveness and mentality of the bureaucracy to the community (Hartono, 2006).

Regarding the low factor of Indonesian HR as mentioned above, it has also been reminded by Alma (2010) that in Indonesia today there is a decline in a sense of solidarity, social responsibility, and the level of honesty among business groups and community members which is a common symptom, and undermines theory theories of solidarity (togetherness), liquidity (one's ability to fulfill obligations), and honesty which relates to trust, both in terms of morals, finances, proper promises and so on (Alma, 2010).

Alabio is a sub-district in the Hulu Sungai Utara Regency (HSU), South Kalimantan Province. The area is less fertile and swampy. Generally, the local people are duck farmers and breeders called Alabio Ducks. The other main occupation is as a trader. Many of these traders spread to markets in South Kalimantan, East Kalimantan and Central Kalimantan. They are resilient and successful traders. In Banjarmasin, there is a very large Alabio merchant community, in Ujung Murung Market

Based on field studies, in Banjarmasin there is still a lot of dishonesty and unethical ways of conducting business. A local trader said that for the sake of achieving high profits, dishonesty is the common among many traders. Such conduct is in the form of doctoring weights and measures for groceries in a way that is detrimental to the buyer. Then there are fabric traders who 'steal the meter' by using fake measurements to quantify fabrics, exchanging or mixing a real product with a fake one or one with poor quality. Clothing traders in particular gain improper advantage from his fraudulent behavior.

In an Islamic perspective, fraudulent actions are very much contrary to the sunnah and the Qur'an. Islam adheres to the principle of honest trade, that upholds freedom based on justice and ethical rules. In trade there should be norms, religious ethics and humanity, which are the basic foundation for a clean Islamic trading (Jusmaliani, 2008).

A business is taken to be successful if it conducts business ethically with good norms. In addition, adequate business capital is also a determining factor for business success. Muhaimin (2015), stated that capital is important to develop businesses to become bigger and stronger, however, sufficient capital will not make a stable financial source in the production facilities that produces if no other conditions are added, which must be free from elemental contamination Riba (Muhaimin, 2015).

The Islamic economic system requires that it be free of interest in terms of capital. In that system interest is not permitted because it can harm workers, production and distribution. Alabio people have a behavior that is in accordance with the teachings of Islamic economics in the practice of capital management, which is to avoid Riba or interest (Muhaimin, 2015).

What Muhaimin said was relevant to the study of findings in the field that the group of Alabio traders in the Ujung Murung market area generally started and ran businesses without using banking services. They basically avoid Riba. Bank interest by Alabio traders is considered Riba as their beliefs are in accordance with Islamic teachings. This is something that is interesting to study more deeply in the midst of the decline of honesty and ethical values now, there are still a group of ethnic traders who uphold the concept of buying and selling that is trustworthy, clean and lawful.

Based on the background above, the focus of this research is: "Alabio Traders Business Behavior Avoiding Riba in Doing Business" The case of Ujung Murung traders is reluctant to become an Islamic-based Islamic Bank customer.

## 2. METHOD

### 2.1. Location, Scope and Research Subject

The study was conducted in the city of Banjarmasin, South Kalimantan, in the Ujung Murung market area, Kertak Baru Ulu, Central Banjarmasin. Ujung Murung Market is a traditional market that generally sells fabrics and conventional goods. Almost all traders here are controlled by the Alabio people. The Alabio traders who want to be investigated are: male or female, young or old.

The subjects of the study were conducted at Alabio traders who were: (a) The original Alabio birth originated purely from parents who were also native to Alabio. (b) Birth of Alabio but mixed parents of Alabio and not Alabio, (c) Birth of Banjarmasin with parents (father and mother) native to Alabio. (d) Birth of Banjarmasin with mixed parents of Alabio and not Alabio.

### 2.2. Research Design

This research was conducted with a qualitative approach using interactive model analysis (Miles & Huberman, 1994), which began with Data Collection, Data Reduction, Data Display and Conclusion (drawing & Verifying). Data collected from interviews and observations are reduced and then displayed to draw conclusions.

### 2.3. The Concept of Justice

Justice with the word fair comes from Arabic, which means to be in the middle, honest, straight, and sincere. Justice, according to Aristotle, in his *Nicomachean Ethics*, is defined by doing good or in other words, justice is the main virtue (Wacks, 1995). According to Aristotle, "justice consists of equal treatment in proportion to the inequality". This principle departs from the assumption "that the same things are treated equally, and the same is not treated equally, proportionally. (Latifah, 2015)

In fair terminology means an attitude that is free from discrimination, dishonesty. In the Qur'an, the word 'just is also called *qisth* (QS Al Hujurat 49: 9). Justice in *mudaraba* is distributive justice that gives rights to each individual (Muladi, 2018). This is a concept of *rahmatan lilalamin* in Islam, where prosperity will be achieved for all nature if justice is upheld. This research is to find out or dig deeper into the commendable behavior of Alabio people in business, and the business mindset of Alabio people in business capital.

The study was conducted with in-depth interviews, which began with five samples, then using a snowball sampling network the interviews were passed on to the others, up to 22 samples to obtain data sufficient to achieve completeness or redundancy, meaning no longer receiving additional new information (Nasution, 2003) Snowball network is often used for research with in-depth interviews (Satori & Komariah, 2009).

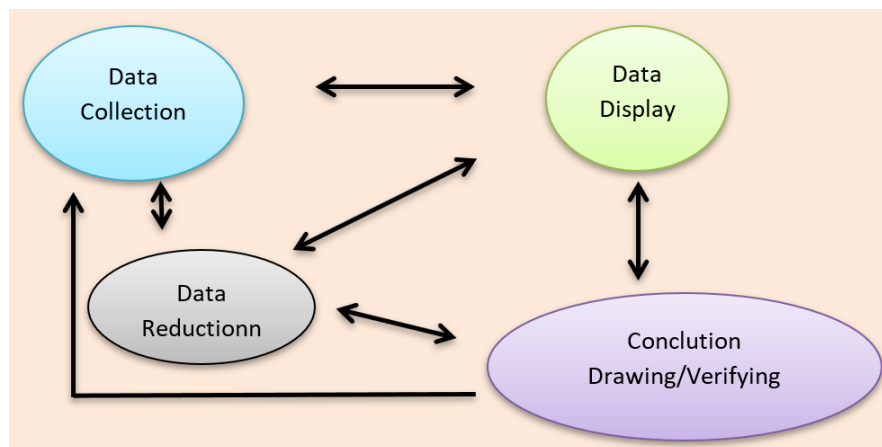


Figure-1. Qualitative data analysis

Data collected includes the behavior of Alabio traders in the Market in their capital business, and their mindset towards banks. The collected data is then reduced, selected which is relevant to research, then processed to draw conclusions

Table 1: Snowball Sampling

Phase I	Phase II	Phase III	Explanation
<b>P1/L</b>	P6/P		<b>Phase I</b> 5 traders were chosen to be interviewed P1. P2, P3, P4, P5. Next they were asked to recommend 2 of their fellow traders, to be interviewed
		P16/P	
	P7/P	P17/P	
<b>P2/L</b>	P8/P		<b>Phase II</b> 10 traders recommended in Phase I were successfully interviewed P6, P7, P, 8, P9, P10, P11, P12, P13, P15 Furthermore they were asked to recommend 2 of their fellow traders to be interviewed.
		P9/P	
<b>P3/L</b>	P10/P	P19/L	<b>Phase III</b> Of the 20 people recommended in Phase II, only 7 traders were interviewed, namely P16, P17. Q18, Q19, Q20, Q21, Q22.
		P11/P	
<b>P4/L</b>	P12/P	P20/P	Researchers have assumed that the data is already saturated (redundancy)
		P13/P	
		P21/L	
<b>P5/L</b>	P14/P	P22/L	
		P15/P	

Remarks P = Trader as respondent. L = Male. P = Female

### 3. THEORETICAL FRAMEWORK

Values are also related to behavior and ethics, in the business world, ethics is needed as a foundation for work behavior. According to Keers Bertens (Adisusilo, 2012), ethics is often linked or related to various values problems because ethics basically talks about moral-related problems.

According to Kerap (2010) in Hadi, (2015) states that, there are five principles of business ethics, namely: 1) The principle of autonomy, where the truth in ethics should come from itself. 2) The principle of honesty, which is to carry out the truth with sincerity and sincerity. 3) The principle of justice, which is not doing evil, but doing good. 4) The principle of mutual benefit (mutual benefit principle). 5) The principle of integrity, which is a commitment to continue implementing business ethics ".

Kasmir (2008) also revealed that every entrepreneur must have ethics / norms, among others: 1) Honesty, 2) Responsibility, 3) Keep promises, 4) Discipline, 5) Obey the law, 6) Like to help, 7) Commitment and respect. These values are certainly very necessary to run a business.

According to Moko P. Astamoen (2008) honesty is one of the business capital of yourself (other than money) if you want to start a business. Astamoen (2008) also added that if you want to be an entrepreneur, you should have a business capital in cash.

According to Riyanto (2001) the source of business capital according to the way it is obtained is from savings which are deposits from business owners, then it is obtained from intensification of the use of money, as well as obtained from the creation or creation of money (credit by banks).

Traders should utilize bank facilities for business development. If you do not utilize the bank's facilities, you will face several financial risks and business risks. These risks will include lack of capital, slow transactions, abandonment of suppliers and customers, and less secure.

According to Wajdi et al (2013) business risk can be categorized into four types namely financial risk, operational risk, strategic risk and externality risk. According to Wedana et al (2013), states that risk is a potential occurrence of adverse events caused by uncertainty over the occurrence of an event, where uncertainty is a condition that causes the growth of risk originating from various activities. Non-use of bank facilities by traders in Ujung Murung, could run into financial risk and operational risk. Financial risks where, due to delays in transactions, customers and suppliers will move.

To overcome the risk there are four attitudes, namely (a) Risk avoidance that is avoiding risk, (b) Risk reduction that is reducing risk, (c) Risk transfer that is transferring risk, and (d) Risk retention that is accepting risk. (Ciputra, 2015). It seems that Alabio traders are at Risk Retention, that is, accepting it, giving up if there are financial risks and business operational risks.

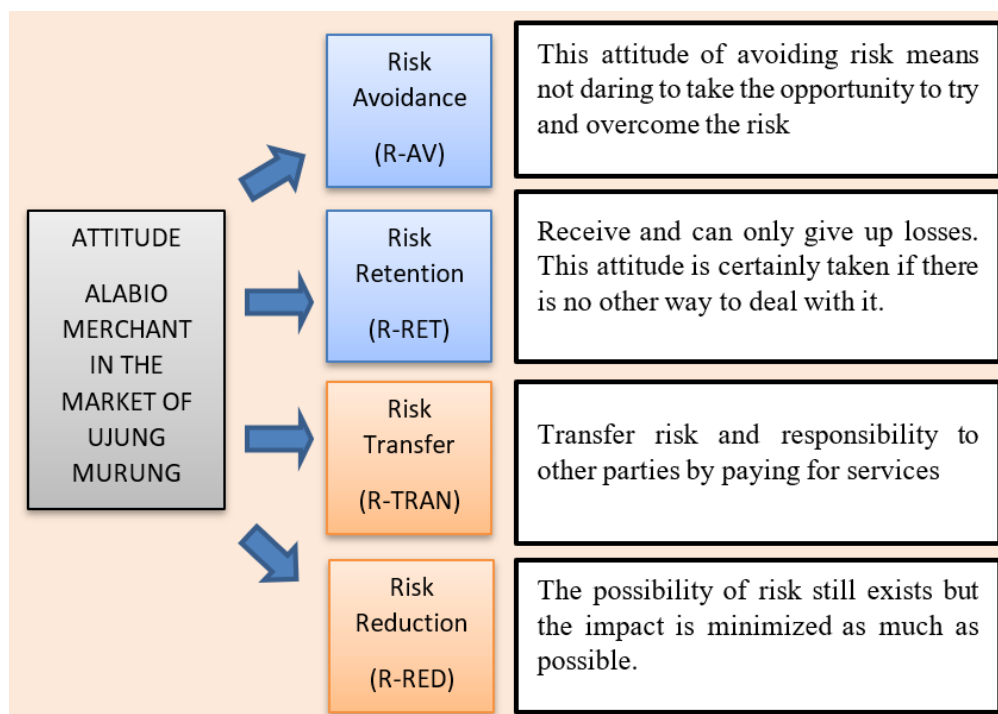


Figure-2. Choice of Attitude Facing Financial Risks and Business Risks (Ciputra, 2015), modified

Alabio traders seem to be in the R-AV, which is avoiding, doing nothing, and R-RET, which is accepting, giving up if there is a loss. We recommend that you follow the current style of doing business, dare to increase capital through sharia bank credit. Although there are risks, but hopes for more progress are more open. The business is run with the attitude of R-TRAN and R-RED.

Regarding bank interest, according to Adiwarmann A. Karim (2007: 41), the prohibition on the use of interest money has actually been going on since long before Christ, namely the time of the Sumerians and ancient Babylonians in 3000 BC. It is also found in the Torah, the Gospel and the Qur'an. This opinion can be interpreted that the prohibition of Riba (interest) is not only limited to Islam, but has a long history in several traditions and cultures. According to Iqbal (2008) Riba according to the sharia definition is referring to the "premium" that must be paid by the borrower to those who lend a loan together with the principal amount of the loan as a condition of the loan or to extend the loan period.

According to Qaradhawi in Jusmaliani (2008) that the prohibition of Riba has been regulated in the provisions of Islamic norms, even though it is included in trade.

Research on CAMEL (credit asset management; vs. conventional banks risk; Islamic), shows that Islamic banks have a better-quality level of asset management compared to its competitors, conventional banks. Islamic banks have also been proven to have better quality levels in managing risks, especially financing risks. (Majid et al., 2014). This shows that there is no need to worry about the operations of Islamic Banks, especially Muamalat Bank, Syariah Mandiri Bank, Mega Syariah Bank Indonesia and BRI Syariah Bank. The principle of Islamic banks in general distanced themselves from the practice of Riba in terms of raising funds, channeling funds and sharing the results.

Najib (2017), explained that Islamic Bank products have two principles, namely the Wadi'ah Principle and the Mudharabah Principle.

The Wadi'ah principle is a product of demand deposits and savings that etymologically means placing something that is placed not on its owner, Wadi'ah is a transaction that places something to be maintained or safekeeping of safekeeping items.

The Mudharabah principle is a deposit, which etymologically Mudharabah is derived from the word dharbu one meaning with sairu, meaning hitting or walking, meaning: walking with the aim of seeking the blessing of Allah Most High. According to the terminology is giving up assets to other parties to be managed by obtaining mutual benefits. Technically, Mudharabah is a contract of cooperation between parties, namely the first party (shahibul maal) provides all capital; while the other party becomes the manager.

#### 4. DISCUSSION

Islamic banks in general carry out two business activities with the principle of Wadi'ah and the Mudharabah principle. Alabio traders are still reluctant to use the facilities of Islamic banks, even though Islamic banks have been based on Islam which does not contain elements of Riba.

The principle of Wadi'ah is a current account savings by depositing, withdrawing, sending money using bank facilities. Customers can make transactions safely, precisely, quickly and on time. This convenience is very helpful for traders in expediting their business activities. Now everyone wants their transactions to be fast, precise, safe and on time. Islamic banks that already have good quality (Majid et al 2004) need not worry anymore. Alabio traders in Ujung Murung Market should be able to use this facility in managing their business. There is the experience of stores where fisheries sector wholesale goods are bankrupt because they do not want to deal with banks and ask for transactions with the cash system. Eventually the store was abandoned by suppliers and customers, moving to another store.

The Mudharabah Principle, that is, deposits, there are those who lend money and will get results. Traders who have excess money can save it in Islamic Banks, otherwise traders can also borrow according to Islamic regulations, which are bound in the Mudharabah contract. If there is less capital while the business opportunity is open, a loan is needed. Islamic banks can help sharia and traders free from the problem of Riba. If this business opportunity is not taken, it is not impossible that the opportunity is taken by other parties who receive capital assistance from Islamic Banks.

Through interviews and observations obtained an overview of the behavior of Alabio traders in the business activities of buying and selling activities are as follows:

Table-1. Results of Interviews with Alabio Traders of Parang

No	Interviewees	Business	Answers and statements
1	P1/L	Clothing dealer, baby gear	In trading, we must be honest, uphold religious values, stay away from <i>Riba</i> , enter into trade agreements, give alms. Friendly and polite to the buyer, interspersed with humor. Responsible and dare to bear the risk. Slick or meticulously managing money.
2	P2/L	Dealer of clothes, towels, gloves, t-shirts	I always maintain honesty, and say the sale and purchase agreement. Not borrowing money from the bank
3	P3/P	Clothes dealer	We must be diligent, patient, good at managing money, honest and recite the contract
4	P4/P	Clothes dealer	I have only been selling for two years, I must be independent, patient, never give up in starting a new business. Say the sale and purchase agreement
5	P5/P	Tailor women's clothing	In trying to be diligent, honest and always keep promises to customers. Obey religious rules
6	P6/P	Clothes dealer	As a trader must be honest, diligent, resilient, thrifty. Distinguish between money for capital and for the needs of everyday life. Obey religious rules
7	P7/P	Clothes dealer	Obey religious rules, honestly. Always optimistic and work hard
8	P8/P	Clothes dealer	Being a merchant must be patient to serve customers (as king). Must be honest, thrifty, and say the sale and purchase agreement
9	P9/L	Convection equipment merchants	We must prioritize honesty. God willing, I will not cheat and cheat. I try to get capital from my family, never borrow from a bank or moneylender. If there is a value, it is certainly sinful, do not mix business with the unlawful.
10	P10/P	Convection equipment merchants	I always give priority to honesty, uphold the value of Islam in the work, do not be consumed by <i>Riba</i> , there will be <i>mudharat</i> .
11	P11/P	Prayers and equipment traders	Maintain the mandate of parents in order to maintain honesty, in addition to getting blessings and trusted customers. Do not borrow money from banks.
12	P12/L	Textile / fabric trader	I prioritize religious values, that is honest and do not want to deceive buyers, and avoid <i>Riba</i> without blessings. Eating <i>Riba</i> will be affected by accident at an unknown time.
13	P13/L	Clothes dealer	Give priority to honesty and religious values, do not abandon religious values. When it comes to prayer time then immediately perform it.
14	P14	Veil and hijab traders	Only borrow from family, not borrow from bank.
15	P15/L	Bed linen traders, curtains	Serve customers patiently, friendly while being friendly and honest. Keep religious values, avoid bank interest or moneylenders. Set aside some assets for zakat, <i>infaq</i> . Pray for buyers who have already bought
16	P16/P	Bed linen traders, curtains	Prioritizing religious values both in daily life including trading. Friendly and funny serving customers to be more friendly.
17	P17/P	Clothes dealer	Give priority to honesty to buyers or customers. Courteous and relaxed (humor) to shoppers to be happier.
18	P18/L	Trousers wholesaler	Not borrowing money from the bank, afraid of <i>Riba</i> .
19	P19/L	Agents & wholesalers of school uniforms	To uphold the values of Islam, to be honest, and to pay attention to profit and loss according to religious teachings. Stay away from moneylenders, or banks even though they are Islamic banks.
20	P20/P	Retailer & school	Never felt ups and downs in business, but still patient, persistent,

		uniform	diligent, never give up.
21	P21/L	Clothes dealer	Prioritizing honesty and religious values, it is unthinkable to borrow from banks, because there are families who help venture capital.
22	P22/L	Clothes dealer	Prioritizing honesty so that long-term trust will be more blessing. Keep the values and norms of Islam, do not mix business with <i>Riba</i> , later no blessing.

Source: Reduction of research data

Relating to religious values, this includes their reluctance to borrow money on credit from banks, because they do not want to be exposed to *Riba*. Whatever the reason, the name of the bank according to their understanding is more or less *Riba*, including the Islamic Bank which they consider to be a commercial bank in sharia. For the time being it is rather difficult to change the mindset to be familiar with banking. They also do not want to borrow from loan sharks, because it is strictly prohibited by Islam and there have been many examples of businesses that failed their businesses or got reinforcements indirectly because they were related to *Riba*. They are grateful that there are still many families who want to help, as long as they work honestly and sincerely.

Assistance from the family in the form of: (a) lending a place to sell with cheap rent or free rent for a few years starting a business, (b) entrusted with a reasonable price that can still be sold with an adequate profit, (c) guarantee if you want to take the goods directly to sales center, (d) lend money without interest agreement.

Regarding friendly attitude, courtesy in serving customers, Alabio traders generally accompany him with an attitude and language of humor. Alabio people are known as humorous people. Their language is mixed with fun funny things. With this humorous style they succeeded in seducing buyers to shop at their stores.

From the results of these interviews the research objects can be grouped into (1) Business Behavior, (2) Capital for starting a business, (3) Relationship with Banks. They mostly sell all kinds of clothing related to Muslims, for example mukena, sarong, caps, hijab. Their marketing targets are Muslims because emotionally the buyers are Muslim customers. Emission that potentially affects the purchasing behavior (Ishak et al, 2017).

Table-2. Conclusion of Results of Interviews with Alabio Traders

Research Object	Conclusion Data obtained
1 Business Conduct	They strongly believe that honesty in doing business is the key to earning trust from customers. They always keep the worship even though they are busy selling. They always say the sale and purchase agreement. They are humorous fun to lure buyers. They try what they are, without thinking about how the attitude faces financial risk or business risk.
2 Capital start a business	Generally they have previously worked with other people, parents, or families to learn business practices. After feeling capable they open their own business. Capital from parents, family, either in the form of money or supply of goods.
3 Relationship with banks	They are reluctant to ask for credit from banks, worried about falling prey to <i>Riba</i> . Have a bank account just to save, send money, or need an ATM. They still lack trust in Islamic banks even though they are Islamic-based.

Source: Reduction of research data



Their business behavior is (1) Honest, (2) Compliance with Sharia Law, (3) Ridiculing, (4) Without bank credit, (5) Safe without Riba, (6) Capital from relatives. The business behavior can be explained as follows:

#### 4.1 Honesty

The ethical principle used by Alabio in business is honesty. Every trader found in the field has tried to use the principle of honesty in business. In general, they agreed that business success for a long time was a blessing from upholding the values of honesty in behavior and speaking.

The behavior of Alabio people in buying and selling can be seen in how they maintain honesty by expressing the difference between old and new goods, between expensive and cheap or standard goods, as well as between defective goods and perfect goods. They immediately convey the damage to the goods to the buyer without delaying so the buyer does not feel cheated.

In addition, Alabio traders are also honest in conveying the price of goods to the buyer, that is, goods with large sizes are delivered at a price that is a little expensive, and small-sized goods are delivered at affordable prices, even for defective goods, goods are delivered at a low price compared to goods Perfect. Alabio is a person who is highly committed to building and maintaining a business based on honesty, trustworthiness and trust to achieve success, namely building a right business venture.

Generally, traders state that, if they are not honest in buying and selling, it is the same as stealing, getting things the wrong way. It might be fortunate for a moment, but the consequences are not a blessing, it could be that the business does not last long will go bankrupt. Generally, they were previously working selling with others or family. They become shop employees doing business activities such as serving buyers, managing goods, recording purchases and sales. After a few years when they felt they could open their own businesses, they started with their savings and borrowed money from parents, families and suppliers of goods. Honesty is the key to getting the trust of capital assistance from those closest to you.

#### 4.2. Obey Sharia Law

Alabio traders who are met in the field uphold the teachings of Islam as prescribed in the teachings of the Sunna and Al-Qur'an (Islamic law) in trading (buying and selling). They put the values or norms of religious teachings when transacting, it can be seen from how they pronounce the sale and purchase agreement. The contract is like "sell it" followed by "exchange it", and the words 'volunteer' as a sale and purchase agreement to consumers (buyers). The said contract can be interpreted that the seller and buyer are both willing to release and accept the goods that have been bargained. The seller releases merchandise willingly and is accepted by the buyer also sincerely. In daily life, Islamic principles do not escape their attention. They never left the prayer times five times. When entering the prayer time they immediately carry out it. During Friday prayers, almost all male Alabio traders close their shops in order to perform the worship to the mosque near the market.

Alabio traders found in the Ujung Murung market area sell merchandise that relates to the needs of Muslims, such as items for prayer equipment (prayer chairs, hijab, cap) and Muslim clothing. This proves that they are very obedient to the teachings of Islam, namely selling halal goods and helping equipment for people to pray.

Alabio adherence to Islamic principles, in addition to the above, they also apply in issuing alms. It was seen that each shop provided coins, prepared to be offered to the needy poor who often came to visit their shops. This proves that the Alabio is a generous person. Alms is part of the principles of Islamic teachings, which is an act of upholding affection towards others, especially to the less fortunate. Spending money in the way of Allah is believed to bring blessings and multiplied business success. Religious commitment refers

to the degree a person adheres to his / her Islam values (Ishak, Khalid, Sulaiman, 2017: 21)

From the foregoing, it can be concluded that Alabio people are people who are obedient to religious teachings. As traders they obeyed doing business according to religious rules, and as individuals they were fanatical about Islamic laws.

#### 4.3. Humor

What is more interesting to look at Alabio traders in the Ujung Murung market area is the behavior that reflects hospitality, courtesy, and mastery in communication, namely 'humorous'. Alabio humor is a play on words that invites jokes, attracts buyers. It's funny because one word can be two meanings, words praise vaguely, especially when it attracts the customer's interest. They behave pleasantly, flexibly, can carry out friendly service without hesitation. This is shown by his friendly attitude and full of jokes in creating communication to customers.

When offering women's clothing, with humor they joked "if you wear these clothes, you will be beautiful like a celebrity". This greeting is an example of humor to customers in order to seduce at the same time the mission of offering goods so that buyers feel attracted because it has been equated with the "artist" capital. If you wear this shirt. "Now the flower is very clear, you can have a pinandu again if you see it," meaning, if you wear this dress, it will be more beautiful, the husband can no longer know. This statement is also a humorous sentence that contains persuasion so that merchandise is sold or sold immediately.

From the foregoing, it can be concluded that the Alabio is a person who is easy to get along with and flexible in adjusting the buyer's character of the transaction. They are good at communicating so as to give the impression that they are not rigid merchants, willing to serve buyers with excellent service.

#### 4.4. Without Bank Credit

Alabio trader who was met in the field in starting a business claimed that he did not want to involve himself in a financial institution (bank). Their mindset has been built since the beginning of establishing a business "without bank credit". The process of borrowing from banks is considered troublesome because it takes a long time and there are many requirements to get business capital such as Domicile Permit, Business License, Taxpayer Identification Number and so on. Busyness of activity is one reason Alabio people do not have time to arrange loans to banks. As a trader, free time is consumed in the market. A solid routine is controlling and managing sales items and serving customers. To take care of things outside of buying and selling activities that are considered not necessarily successful. Managing loans to banks for Alabio traders is considered a waste of time. This principle can be likened to "time is money", time is money. It's a shame if time is wasted managing the files and waiting for the bank credit process. How much loss is due to abandoned work just to wait for the Bank's process with various long-winded rules.

From the foregoing, it can be concluded that the reason why Alabio traders are reluctant to get venture capital from the Bank, is not wanting to bother and to avoid Riba. Alabio traders generally get capital from their own businesses, from the help of parents, fellow traders' families, and from business partners.

#### 4.5. Safe and Riba

"Safe" is the most classic reason to avoid getting involved with bank loans. The purpose of safe here is "safe" or avoid "Riba", in other words do not intersect with "Riba" or interest.

The word "safe" can also be interpreted as an effort to avoid acts that have been prohibited in religious teachings, and "safe" does not think of bank interest every month.

It has been hereditary that Riba is the loudest taboo in building and expanding businesses. Al-Qur'an and Sunna have very clearly set about the prohibition of avoiding Riba. They strongly believe that Riba does not bring blessings, on the contrary it will bring various calamities.

In addition, "Riba" or bank interest is considered burdensome, or increase spending on a regular basis, while income is uncertain. This is the reason and at the same time the business behavior of Alabio traders is reluctant to borrow bank credit and they are formed into frugal traders. Among the people of South Kalimantan in general, Alabio people are known for their calculating or economical nature. In this case the principle of "caution" is taken into consideration. Be careful to keep away from acts that have been forbidden and forbidden by Islam, and be careful in managing financial flows by reducing costs.

Because the mindset "without bank credit" is a strong commitment, Alabio people prefer their own capital or money, even though the amount is small they still rely on their own strength. For them, it's okay if the business capital used is small or even not enough than having to pay interest that can increase the risk of doing business. In this case, it is not only the economic risk of increasing expenses, but also the risk of being religious, namely sinning if it violates the prohibition of Riba. Their religious beliefs about the prohibition against Riba are very strong. Fanatics will always be careful and guard against borrowing from banks.

Alabio traders found in the Ujung Murung market area also realize that their businesses are still small businesses. Capital from one's own strength and family assistance is considered sufficient to start, run, and expand a business even in small increments.

#### 4.6. Capital from Kinship

Alabio traders in Ujung Murung market make relatives, relatives, even parents the easiest and safest place to borrow to increase business capital. Therefore, they have no desire to use the Bank's financial services. The family is the most trusted place to borrow as additional capital. Loans from closest relatives may not be as much as loans submitted to banks, but for them the loans are interest-free, far from Riba. Relatives or relatives may not collect. Excessive families usually lend sincerely. If there is a gift as part of business profits, the family who lent capital can receive it. Relying on those closest to you is one of the safest and no-risk strategies. There is a spirit please help fellow traders. Traders who have excess capital help small traders, moreover the small traders are families.

The existence of assistance from family and people closest, increasingly minimize and even close the meetings the use of bank services. Borrowing to family, repayments and repayments can be done at any time, until the business has made a profit.

Now the government has established Islamic-based Islamic banks, such as Bank Muamalah, BNI Syariah, Bank Mandiri Syariah, and many others. These banks have conducted banking activities in accordance with Islamic and Islamic guidance. The principles are (a) Wadiah principle, (b) Mudharabah principle, (c) ba'i principle, (d) looting principle and (e) the principle of circulation.

In addition to the reasons for obtaining credit from banks is troublesome because of its many requirements, Alabio traders seem to distrust the existence of sharia-based banks. They are still not convinced that the banks are truly Islamic. There is still a suspicion that the banks are commercial banks that wear sharia.

Kinship among Alabio merchants is very strong. Other people who enter their community because of marriage, friendship will easily become Alabio. They will become Alabio people and trade according to the methods practiced by Alabio people. The success of Alabio traders became magnets and attracting others to become Alabio. Alabio traders generally control the traditional markets, and have links with traditional markets in other cities within South Kalimantan itself, Central Kalimantan and East Kalimantan regions.

Their kinship is very much maintained because they have the same style of trading. Next will be tested whether they can survive if modern markets stand around traditional markets. In Banjarmasin, there are many Alabio traders who expand their business to shopping centers, such as Mitra Plaza and Antasari Shopping Center. Alabio traders who were successful and had large capital, also invaded the shopping centers.

## 5. CONCLUSION

Alabio business behavior in the Ujung Murung market area in trade transactions is based on moral norms and religious norms. The principle of honesty and obedience to God is characteristic of Islamic trading activities. According to the religious view, buying and selling activities carried out in accordance with religious provisions will be worth worship. Alabio people who work as traders in the Ujung Murung market area are not only profit oriented but also prioritize religious values to get blessings.

From the discussion above it can be concluded that: (a). Honesty behavior is always prioritized by Alabio traders in Ujung Murung market area in building, managing, and maintaining business. (b). Law-abiding behavior towards the teachings of Islam is really carried out by Alabio traders in conducting business according to religious rules. (c). Humorous behavior characterizes the unique personality of Alabio people who are loved by buyers. Humorous nature can attract many customers. (d). It is still assumed that dealing with banks is troublesome so it is unthinkable to make bank loans. In doing business, Alabio traders still hold the principle of "time is money", and "saving". Alabio traders still uphold mutual help and want to help lend venture capital to those who need it. However, it should be considered that there is an empirical study that trying to use bank facilities will reduce financial risk and business risk. Traders who do not use bank facilities will slowly be abandoned by their customers and suppliers. A business without customers and without suppliers will gradually lose out and eventually go bankrupt.

Based on the results of the study can be given advice that: (a). The behavior carried out by Alabio people based on moral norms and religious norms can continue to be passed on as cultural values to the younger generation of children to be able to improve and improve the quality of human resources. (b). The principle of "time is money", and "thrifty", which is used by Alabio in doing business needs to continue to be instilled in the next generation of traders. Hard work and good at managing finances are the main key to business success. (c). Now there are many sharia-based banks that have implemented bank operations according to Islamic muamalah law, avoiding Riba practices. Alabio traders should not close themselves to the existence of Islamic banks facilitated by the government. Alabio traders need to be given an understanding of the mission of Islamic banks that avoid the practice of Riba. It is expected that Alabio traders can use the facilities of Islamic Banks to develop their businesses into bigger businesses.

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